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ILLINOIS DEPARTMENT OF FINANCIAL INSTITUTIONS

ANNUAL REPORT 1983

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STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
160 North LaSalle Street • Room 500 • Chicago, IL. 60601

JAMES R. THOMPSON
GOVERNOR

MICHAEL E. FRYZEL
DIRECTOR

JOANNE MITCHELL
ASSISTANT DIRECTOR

December 15, 1983

The Honorable James R. Thompson
Governor
State of Illinois
State Capitol Building
Springfield, Illinois

Dear Governor Thompson:

It is a pleasure to present the following Annual Report on the Department of Financial Institutions to you and the people of Illinois.

The Report reflects the operations and administrative initiatives of the Department for fiscal year 1983.

Sincerely,

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

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Department of Financial Institutions

Director
Michael E. Fryzel

Assistant Director
Joanne Mitchell

Administrative Division

Special Assistant
Harry E. Stirmell

Legislative Liaison
Victor J. Pambianco

Legal Counsel
Adolphus Hall

Fiscal Officer
Ronald Handlin

Personnel Officer
Mary Louise Brandon

Information Systems
James Mitchell

Secretaries
Sue Duval
Barbara Kasper

Support Services
Kathleen Bartolomucci
Virginia Hartsough
Janet Haynes
Sharon Birdwell

Consumer Credit Division

Andrew V. Madonia, Supervisor
Milton Hirsch, Assistant Supervisor
Charles Tomlinson, Assistant Supervisor

Thomas Anderson
Vera Borrino
Thomas Bregenzer
Dolores Campagnolo
Irene Jocius
Joseph Kayden
William Margalus
Pasquale Palumbo
Joseph Stachura
Cecil Wyant

Board of Financial Planning and Management Services Advisors

Chairman
Benjamin Moffitt
Joliet Budget Advisors, Inc.

Leonard Groupe
Practicing Attorney

John Emmett Murphy
American Counseling Service

H. Don Morris
Financial Counselors

Hattie Stewart
H.S. Stewart Associates

Credit Union Division

Ray Johnson, Supervisor
John Brady, Assistant Supervisor
Robert Force, Assistant Supervisor

Stanley Boughan
Michael Chandrl
William Coli
Norm Glazer
George Helber
Dorothy Howard
Gerald Lasley
Wanda Mallow
James Miramonti
Charles Moore
Daniel Murphy
Moneta Salaveria
Everett Snyder
Susan Tammaro
Laurel Van
William Van Oppens
Irwin Viskocil
Jill Wasilewski
Carole Wedding

Board of Credit Union Advisors

Chairman

Gene Artemenko
United Airlines Employees Credit Union

June McLaren
City of Harvey Employees C.U.

Donald E. VanHorn
Little Company of Mary Hospital C.U.

D. L. Christofferson
Deere & Company C.U.

Harold T. Welsh
General Foods Employees C.U.

Dale F. Schumacher
SIU Employees Credit Union

Angel Lopez, Jr.
Credit Union 1

Currency Exchange Division

George K. Marsh, Supervisor
Carl LaSusa, Assistant Supervisor

Chyvonne Cheateam
Peter Flessas
Beatrice Jones
Steven Klean
Alexandra Murphy
Robert O'Kelly
Deanna Pniak
William Riordan
Naomi Shisler
Edwin Toledo
Son Van Tran

Board of Currency Exchange Advisors

David L. Schiavone, Attorney
Wildman, Harrold, Allen & Dixon

John F. Leon

Emmett McMorrow
New Roosevelt Currency Exchange

Michael Guthrie
Financial Enterprises, Inc.

Miriam F. Miquelon
Miquelon, Cotter & Daniel Ltd.

Mel Jon Thillens, Jr.
Thillens Incorporated

Irene Norwood
South Austin Community Council Coalition

Unclaimed Property Division

Michael A. Goldman, Supervisor
Joseph Temperelli, Assistant Supervisor

George Anagnostopoulos
Howard Bagley
Stephen Becker
Marjorie Carter
Ginger Cheek
Colleen Connor
Al DiSilvestro
Lawrence Driver
Bruce Garrett
Louise Gregurich
Sandra Henson
Kristine Hickerson
Marion Hughes
Robert Lapetina
Kathleen Mallow
Marian Miller
Teri Nix
Kathy O'Connor
Deborah Oughton
Richelle Partridge
Christine Rothrock
Lloyd Schuster
J. Cornel West
Stanley Wielgosz

Introduction

The Illinois Department of Financial Institutions was created in 1957 as a code department of the State. Its enabling legislation, the Financial Institutions Code, authorizes it to investigate, examine, license, and regulate financial institutions in the State of Illinois: currency exchanges, credit unions, pawners' societies, title-guaranteeing companies, foreign exchanges, and businesses making loans of $10,000 or less. It received responsibility to administer the Sale of Exchange Act and Financial Planning and Management Services Act, these powers and duties transferred to the Department from the Auditor of Public Accounts. The Department also administers the Consumer Finance Act of 1935, Safety Deposit Box Act of 1945, Uniform Disposition of Unclaimed Property Act of 1961, Consumer Installment Loan Act of 1963, the Consumer Credit Counseling Corporation Act of 1965, the Pawner's Societies Act of 1899, Development Credit Corporation Act of 1965, Sales Finance Agency Act of 1967, the Illinois Credit Union Act, the Currency Exchange Act, the Foreign Exchange Act, and the Insurance of Titles to Real Estate Act. In addition to the Acts that mandate specific regulation by the Department of Financial Institutions, there are approximately 23 other Acts that are ancillary to the Department and under which the Department has a monitoring function, such as the Retail Installment Sales Act (Chap. 121½, Sec. 501.), the Consumer Fraud Act (Chap. 121½), the Savings and Loan Act (Chap. 17, Par. 3001 et seq.), the Illinois Banking Act (Chap. 17, Par. 301 et seq.), etc.

Management and control of the Department are vested in the Director who is appointed by the Governor and confirmed by the Senate. The Department consists of four divisions, each headed by a Supervisor who is responsible for dealing directly with the institutions under their control through examination and supervision. The four divisions of the Department are the Credit Union Division, the Currency Exchange Division, the Unclaimed Property Division and the Consumer Credit Division.

The Department is advised in its regulation of financial institutions by three advisory boards appointed by the Governor. The three advisory boards of the Department are the Board of Credit Union Advisors, the Board of Currency Exchange Advisors and the Board of Financial Planning and Management Services Advisors. Each of these boards advises the Director of the methods employed by the Department to fulfill its fundamental responsibility for protecting the interests of depositors, borrowers, share-holders and consumers.

The Department is a self-supporting branch of state government returning operating expenses into the general revenue fund. Income is derived from supervisory, examination and license fees assessed financial institutions under the supervision of the Department.

Fiscal Information
For the Year Ending June 30, 1983

I. Summary by Fund and Division

Division	Expenditures*	Revenues	Excess Rev. Over Exps.
General Revenue Fund:			
Administrative	$ 237,839	$ 298	$ (237,541)
Consumer Credit	407,957	995,867	587,910
Credit Union	724,347	693,686	(30,661)
Currency Exchange	320,845	186,193	(134,652)
E.D.P.	34,700	0	(34,700)
Total GRF	$ 1,725,688	$ 1,876,044	$ 150,356
State Pensions Fund:			
Administrative	$ 177,981	$ 167	$ (177,814)
Unclaimed Property	818,970	10,423,061	9,604,091
E.D.P.	112,889	0	(112,889)
Total SPF	$ 1,109,840	$10,423,228	$ 9,313,388
Unclaimed Property Trust Fund	$ 1,436,081	$ 1,457,909	$ 21,828
Department Total	$ 4,271,609	$13,757,181	$ 9,485,572

* Includes estimated lapse period expenditures.

II. Expenditure Summary by Division and Category

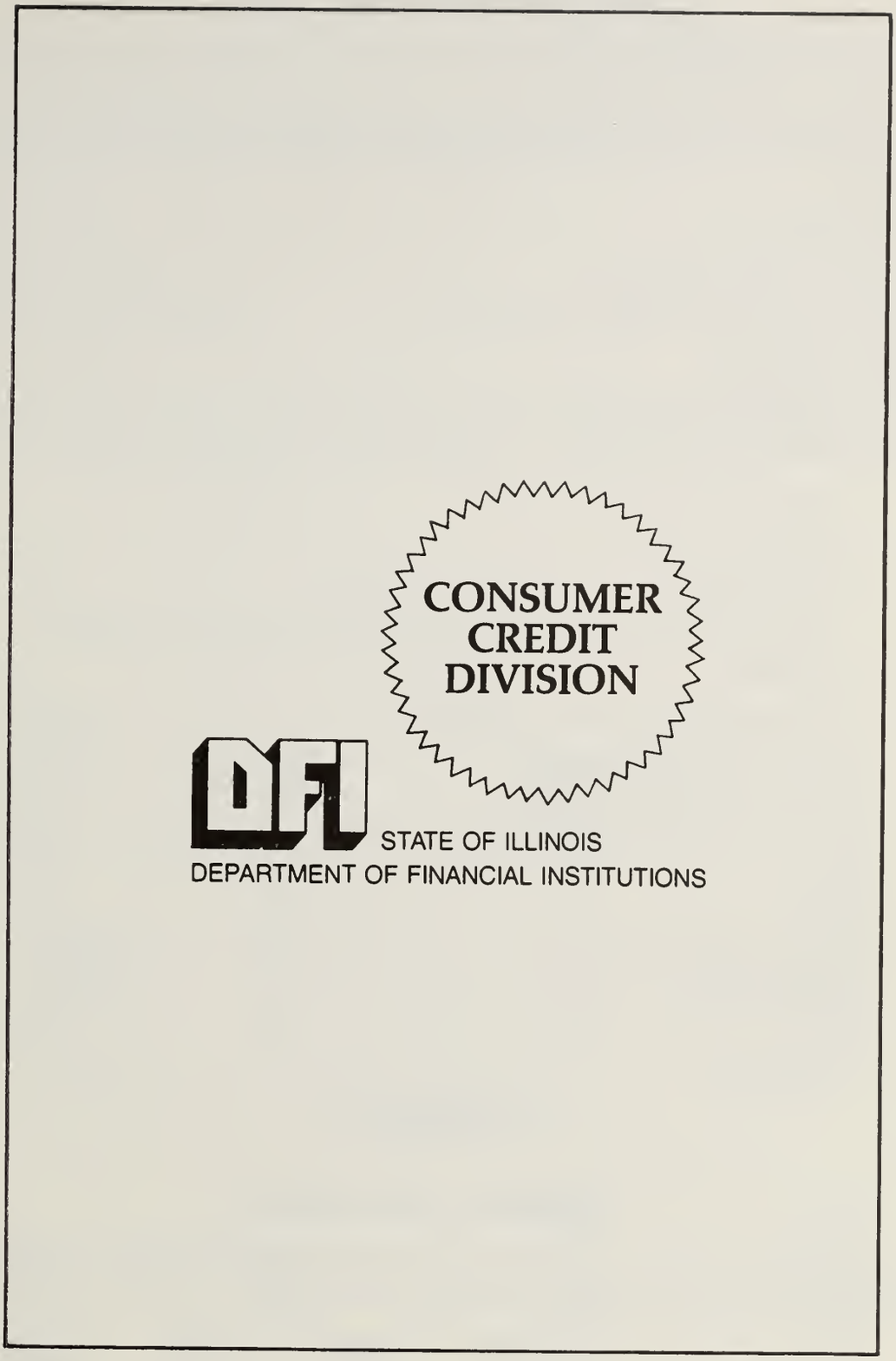
Expenditure Category	Admin-istrative	Consumer Credit	Credit Union	Currency Exchange	Unclaimed Property	E.D.P.	Totals
Personal Services	$265,407	$322,563	$574,518	$256,598	$516,745	$ 51,856	$1,987,687
Retirement	12,778	13,961	25,211	11,435	28,679	2,878	94,942
Social Security	17,782	17,170	29,603	16,129	30,026	3,035	113,745
Group Insurance	3,582	0	0	0	21,803	1,831	27,216
Contractual Services	59,900	6,050	15,100	14,200	169,200	83,200	347,650
Travel	19,525	42,125	68,000	16,975	33,100	1,439	181,164
Commodities	2,600	2,500	3,500	1,800	6,600	3,350	20,350
Printing	3,000	3,100	4,100	2,900	9,800	0	22,900
Equipment	1,796	488	4,215	508	1,567	0	8,574
Telecommunications	28,350	0	0	0	0	0	28,350
Operation of Auto Equipment	1,100	0	0	0	1,450	0	2,550
Refunds	0	0	100	300	0	0	400
Totals	$415,820	$407,957	$724,347	$320,845	$818,970	$147,589	$2,835,528

III. Expenditure Summary by Fund and Category

Expenditure Category:	General Revenue Fund Appropriation	Expenditure*	Lapse
Personal Services	$ 1,329,100	$ 1,313,337	$ 15,763
Retirement	57,516	57,516	0
Social Security	77,750	73,599	4,150
Contractual Services	133,418	97,350	36,068
Travel	152,050	137,525	14,525
Commodities	11,300	9,600	1,700
Printing	17,500	12,300	5,200
Equipment	5,283	5,211	72
Telecommunications	20,400	18,150	2,250
Operation of Auto Equipment	1,000	700	300
Refunds	2,000	400	1,600
Totals	$ 1,807,317	$ 1,725,688	$ 81,629

Expenditure Category:	State Pensions Fund Appropriation	Expenditure*	Lapse
Personal Services	$ 677,600	$ 674,350	$ 3,250
Retirement	37,750	37,426	324
Social Security	41,600	40,146	1,454
Group Insurance	27,750	27,216	534
Contractual Services	320,600	250,300	70,300
Travel	49,800	43,639	6,161
Commodities	11,700	10,750	950
Printing	15,200	10,600	4,600
Equipment	3,400	3,363	37
Telecommunications	12,200	10,200	2,000
Operation of Auto Equipment	2,400	1,850	550
Totals	$ 1,200,000	$ 1,109,840	$ 90,160

* Includes estimated lapse period expenditures.


CONSUMER
CREDIT
DIVISION
DFI
STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Consumer Credit Division
Annual Report
Fiscal Year Ending June 30, 1983

The Division functions as regulator of nine separate statutes covering a broad range of consumer services. At year-end, over 1200 licensees were in operation providing these services in Illinois. The Division staff conducted over 1700 examinations of those businesses to determine compliance with the statutes and regulations governing their enforcement. In addition, the Division investigated and resolved more than 400 consumer complaints relating to licensees and acted as a source of reference for both public and private agencies representing the consumer public. The laws currently assigned to this Division for regulations are:

Consumer Finance Act
Consumer Installment Loan Act
Development Credit Corporation Act
Financial Planning and Management Services Act
Foreign Exchange Act
Safety Deposit Box Act
Sale of Exchange Act
Sales Finance Agency Act
Title Insurance Act

Personnel

Supervisor	1
Assistant Supervisors	2
Field Examiners	8
Clerical	2

Examination

Licensees Under 9 Acts — June 30, 1983	1,207
Examinations Performed	1,729
Man Days Allotted to Examinations	1,565
Consumer Complaint Investigations, Consultations and Other Agency Inquiries	425

Revenue

Examination Fees	$133,275
Licensing & Renewal Fee	$186,264
Retaliatory Tax	$652,023
Miscellaneous Fees	$ 24,441
Total Revenue	$996,003

Consumer Financing

The Division regulates three Acts governing the extension of credit to the general public. These are the Consumer Finance, Consumer Installment Loan and Sales Finance Agency Acts. A statement of activity of these licenses is as follows:

Act	Licenses 6/30/82	Licenses Issued	Cancel-lations	Licenses 6/30/83
Consumer Finance	462	9	72	399
Consumer Installment	532	59	80	511
Sales Finance Agency	206	42	23	225

1,664 examinations were conducted on these licensees during the fiscal period fulfilling the statutory annual examination requirement. The reduction in number of licenses was principally attributable to the consolidation of branch offices by the larger national consumer finance companies.

The Director has authorized specific other business to be conducted by licensees utilizing the same facility and personnel as their lending operations. These authorizations provide the following additional services to the general public.

Residential Real Estate Mortgage Loans
Sale of Mortgage Insurance
Various forms of Life, Accident, Health and Property Insurance
Open End Revolving Loans
VISA Card Loans
Sale of Exchange
Sale of Securities
Transmittal of Funds
Income Tax Preparation
Sale of Motor Club Membership
Real Estate Sales

The industry reported a composite loss before taxes in 1980 and 1981 due principally to the high cost of borrowed capital and the usury limits on finance charges. A modest profit was realized in 1982 due to increased activity in Other Business Authorizations and the legislative amendment effective September 1, 1981, permitting the market-place to fix finance charges. The industry also realized a slight improvement in over 60 days delinquency rates.

Statistical Report

Based on data from Licensees Annual Reports as of December

Licensees

Year	Consumer Finance	Consumer Installment	Total
1974	851	853	1,704
1975	795	794	1,589
1976	742	743	1,485
1977	777	778	1,555
1978	778	781	1,559
1979	777	787	1,564
1980	728	736	1,464
1981	565	566	1,131
1982	474	561	1,035

Loans Outstanding (000,000)

	Consumer Finance	Consumer Installment	Total
1974	$ 123	$ 422	$ 545
1975	135	423	558
1976	169	404	573
1977	194	416	610
1978	201	425	626
1979	193	531	724
1980	254	448	702
1981	249	300	549
1982	144	356	500

Average Loan Size
Net of Charges

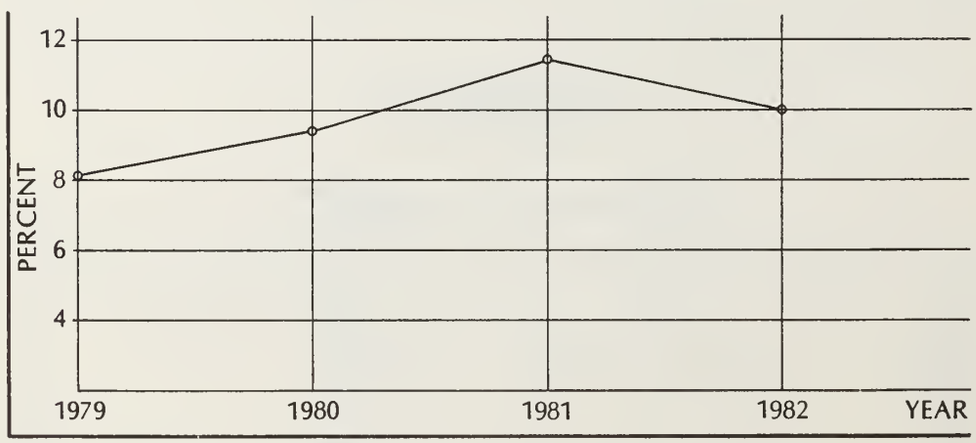
	Consumer Finance	Consumer Installment
1974	$ 519	$1,900
1975	606	2,200
1976	960	2,750
1977	949	2,710
1978	933	2,686
1979	853	3,363
1980	1,221	4,014
1981	1,368	4,096
1982	1,331	2,585

Net Income
Before Cost of Borrowed Capital
As a Percent of Net Receivables

Year	Consumer Finance	Other Authorized Business	Consumer Installment	Total
1974	4.05%	N/A	4.70%	4.39%
1975	2.95%	N/A	4.86%	3.91%
1976	5.38%	N/A	4.67%	5.03%
1977	6.45%	N/A	4.19%	5.32%
1978	5.47%	N/A	3.83%	4.15%
1979	3.51%	7.20%	3.68%	4.16%
1980	8.54%	8.08%	8.20%	8.26%
1981	10.00%	11.70%	10.60%	10.87%
1982	9.99%	10.14%	10.40%	10.31%

The above figures indicate a profitable loan industry before considering the cost of borrowed money. In 1980 and 1981, however, the universally high interest rates, coupled with the statutorily fixed ceiling on finance charges, resulted in a substantial bottom-line loss. The turn-around in 1982 resulting in a modest one-fourth of one per cent rate of return after the cost of borrowed funds was assisted by:

- legislative amendment to permit the marketplace to fix the finance charge
- general reduction in interest rates as reflected below



Cost of Borrowed Capital as % of Net Receivables

Consumer Financing

Other Business Authorized in Licensed Offices
Based on Data From Licensees Annual Reports

Sales Finance

Number of Contracts Purchased	88,946
Total Gross Amount of Contracts	$ 81,033,495

Residential Real Estate Mortgage Loans

Number of Loans Made	14,721
Total Amount of Loans — Net of Charges	$156,268,124
Total Loans — Outstanding as of 12/31/82	17,181
Total Amount Outstanding — Net of Charges	$114,959,482

Business Loans

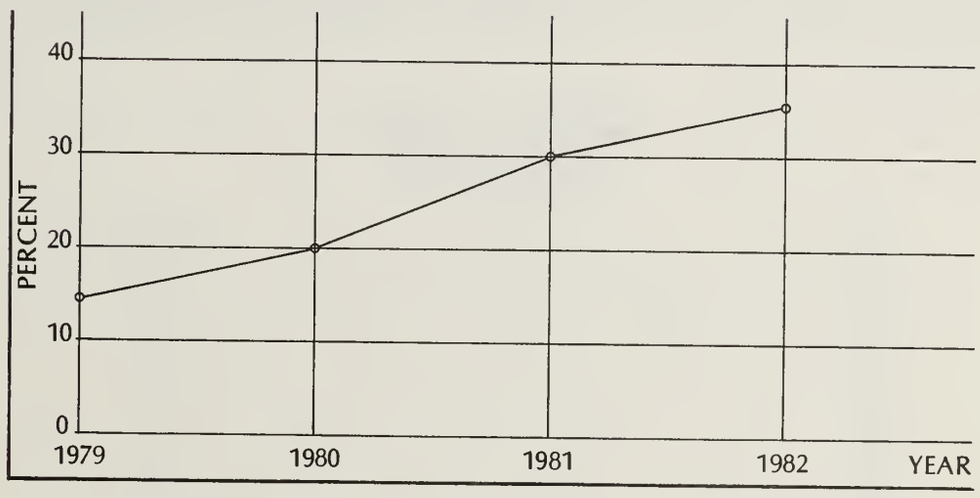
Number of Loans Made	462
Total Amount of Loans — Net of Charges	$ 11,764,177

Income Tax Preparation

Number of Tax Forms Prepared	6,498
Total Charges Collected for Services	$ 170,540

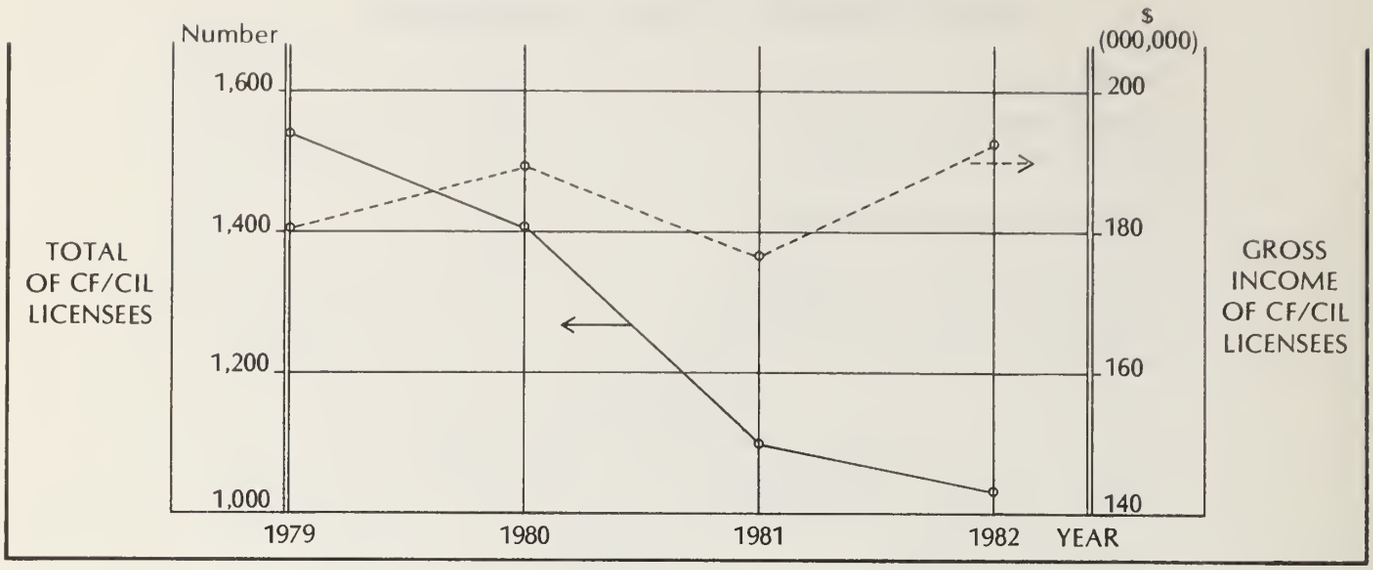
Motor Club Membership

Number of Memberships Sold	15,829
Total Gross Charges for Memberships	$ 158,245



Composite Income from OBA Operations as % of Licensee's Total Income

Consumer Financing



SALES FINANCE AGENCY ACT

This Act regulates anyone engaged in the business of purchasing or making loans secured by retail installment contracts, retail charge agreements or the outstanding balances under such charges or agreements. A licensee under the Consumer Installment Loan Act or a licensee under the Consumer Finance Act that is authorized to do business in this State may engage in the business of Sales Finance Agency without securing a license under this Act, however, they are considered as licensed under the Act and required to comply with the Act and are subject to revocation of their Authorization on any grounds or in any manner provided in the Act.

Number of Licensees
As of June 30th

Year	Number
1974	245
1975	246
1976	235
1977	234
1978	226
1979	230
1980	226
1981	212
1982	206
1983	225

Consolidated Statement of Assets
As of December 31, 1982

	CFA	CILA	O.B.A. R/E Loans	Sales Finance	All Other Business	Total
Cash on Hand & in Banks	$	$	$	$	$	$ 4,440,152
Short Term Investments						1,557,587
Receivables						
Gross Receivables	185,856,162	476,081,375	271,824,023	77,705,573	99,298,167	1,110,765,300
Less: Unearned Charges	41,935,848	120,150,891	87,391,128	13,884,966	7,935,206	271,299,039
Net Receivables	149,920,314	355,930,989	184,431,895	63,820,607	91,362,961	839,466,261
Less: Reserved for Bad Debts	4,828,572	14,084,284	4,109,459	2,327,409	1,895,172	27,144,896
Adjusted Net Receivables	139,091,742	341,846,200	180,322,438	61,593,198	89,467,789	812,321,365
Total Liquid & Earning Assets						818,319,104
Real Estate (Cost Less Reserve for Depreciation)	143,902	682,194			1,357,455	2,183,551
Furniture, Fixtures & Autos (Less Reserve for Depreciation)	890,868	1,775,980			322,357	2,989,205
Other Useful in the Business	1,334,605	6,879,160			1,932,985	10,146,750
Total Assets	$141,461,117	$351,183,534	$180,322,936	$61,593,198	$93,080,586	$835,638,610
Average Number of Accounts Outstanding	189,867	156,801	19,562	100,690	16,838	485,758

Statement of Income and Expense

For the Period From January 1, 1982 thru December 31, 1982

	CFA	CILA	Other Business	Total
INCOME	$	$	$	$
Charges Collected and/or Earned	41,309,381	77,380,698	66,515,397	185,205,476
OTHER INCOME				
(a) Recording Fees	9,037	19,540	62,063	90,640
(b) Interest on Bank Balance	47,296	5,066	40,712	93,074
(c) Insurance Income	1,068,759	1,366,791	803,558	3,239,108
(d) All Other Income	430,805	1,286,811	2,034,320	3,751,936
Total Operating Income	$ 42,865,278	$ 80,058,906	$ 69,456,050	$192,380,234
EXPENSES				
Advertising	$ 549,433	$ 1,307,894	$ 1,008,320	$ 2,865,647
Auditing	93,047	364,265	234,151	691,463
BAD DEBTS				
(a) Charge-offs	7,099,218	5,907,420	4,069,514	17,076,152
(b) Deduct: Collections on Accounts	(1,539,098)	(2,323,591)	(640,310)	(4,502,999)
(c) Additions to Reserve for Bad Debts	2,105,847	10,075,166	3,058,708	15,239,721
Depreciation & Amortization	296,035	469,251	472,328	1,237,614
Insurance & Fidelity Bonds	265,957	259,470	398,369	923,796
Legal Fees & Disbursements	504,222	951,256	769,764	2,225,242
Postage, Printing, Stationery & Supplies	759,294	1,198,560	1,084,947	3,042,801
Rent, Janitorial Services & Utilities	1,451,501	2,395,578	2,091,337	5,938,416
Salaries of Officers, Owners & Partners	963,175	1,332,525	2,124,304	4,420,004
Salaries of all other Employees	6,650,991	10,303,863	9,922,425	26,877,279
Taxes — Other Than on Income	513,287	779,545	682,706	1,975,538
License Fees	33,083	85,958	33,965	173,006
Telephone & Telegraph	704,708	1,104,264	1,036,255	2,845,227
Travel, Auto Expense & Allowance	353,409	471,451	456,755	1,281,615
Supervision & Administration (when not allocated to other items)	2,416,888	5,324,924	4,470,626	12,212,438
All Other Expenses	2,390,996	3,331,388	4,791,440	10,513,824
Interest Paid on Borrowed Funds	16,434,927	35,152,146	32,278,682	83,865,755
Total Expenses Before Income Taxes	42,066,920	78,491,333	68,344,286	188,902,539
Income Before Income Taxes	798,358	1,567,573	1,111,764	3,477,695
INCOME TAXES				
(a) State	90,458	129,165	109,130	328,753
(b) Federal	239,110	345,086	295,309	879,505
Total Expenses	42,396,488	78,965,584	68,748,725	190,110,797
Net Income	$ 468,790	$ 1,093,322	$ 707,325	$ 2,269,437
Average Monthly Expense per Account	$18.61	$41.97	$41.82	$32.61

Distribution of Loan By Size and Type of Security
For the Period From January 1, 1982 thru December 31, 1982

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Size		$		$		$
$300 Or Less	3,024	639,674			13,963	3,071,211
$301 To $600	11,737	9,766,140			30,802	13,616,766
$601 To $1000	13,124	5,727,280	11,945	10,425,215	24,299	18,418,292
$1001 To $1500	14,116	13,941,543	19,251	23,851,342	8,077	9,801,866
$1501 To $2000	14,514	26,049,903	14,589	25,529,680	4,408	7,631,741
$2001 To $2500	10,858	23,129,953	11,677	26,433,426	1,746	3,949,124
$2501 To $3000	10,713	26,712,482	7,833	20,624,281	924	2,882,773
$3001 To $5000			16,887	62,017,980	704	2,676,273
$5001 To $7500			5,734	35,543,714	1,317	6,929,138
$7501 To $10,000			3,452	31,666,633	114	954,721
$10,001 To $15,000					2,546	31,492,811
$15,001 To $20,000					1,773	30,330,073
$20,001 To $30,000					1,151	26,367,267
$30,001 And Over					464	23,413,650
Total Loans Made	78,086	$103,966,975	91,348	$236,092,271	92,288	$181,562,711

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Type of Security		$		$		$
Based In Whole or Larger Part On:						
Household Goods	32,951	51,062,697	35,358	67,210,819	34,793	24,199,074
Motor Vehicle	7,745	11,011,913	16,328	48,975,224	5,226	15,975,576
Household Goods & Motor Vehicle	7,494	19,377,315	16,844	43,133,338	9,233	9,127,521
Other Chattels	4,253	5,091,462	2,669	8,136,947	30,367	22,121,740
Comaker Endorsed Or Guaranteed	1,423	1,304,451	1,088	1,569,565	41	27,167
Wage Assignments	14,310	12,655,248	6,244	6,883,055	166	164,265
Unsecured	9,910	8,463,889	3,650	8,601,438	6,859	5,262,129
Real Estate			9,118	51,581,885	5,603	109,685,239
Total Loans Made	78,086	$103,966,975	91,348	$236,092,271	92,288	$181,562,711

Delinquency and Legal Action Summary

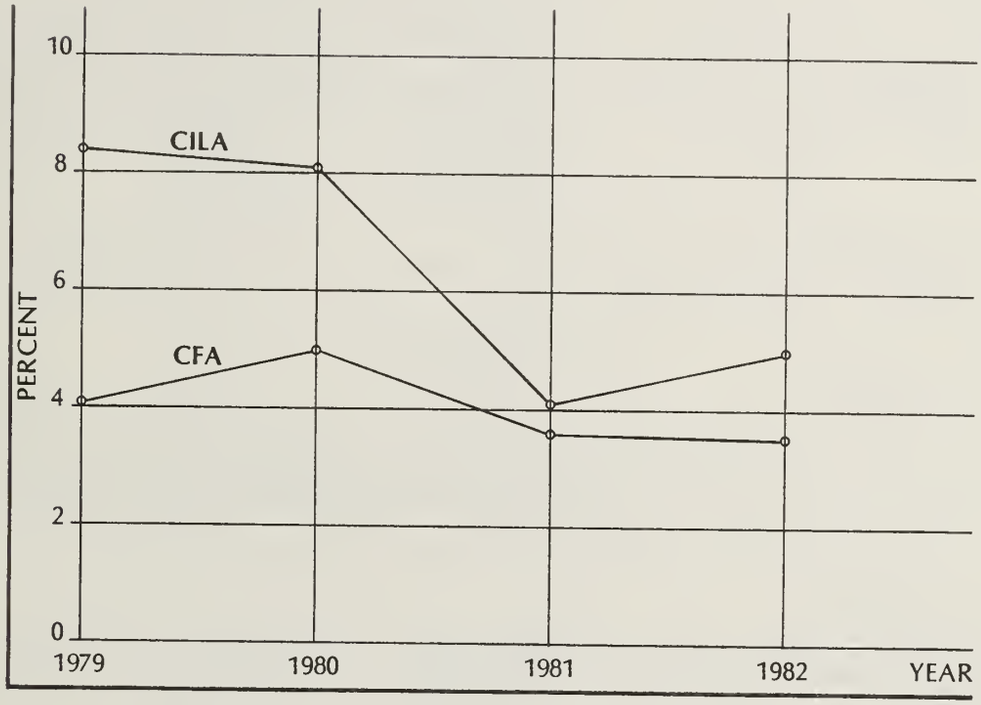
For the Period From January 1, 1982 thru December 31, 1982

	CFA		CILA	
	Number of Accounts	Unpaid Principal Balance	Number of Accounts	Unpaid Principal Balance
Accounts With No Payment Either Of Principal Or Of Charges For:		$		$
60–89 Days	3,584	3,802,148	2,827	5,827,908
90 Days Or More	5,557	5,872,981	6,820	12,734,474
Total	9,141	$ 9,675,129	9,647	$18,562,382
Delinquency As A Percent Of Gross Outstanding Loans	5.20%		3.89%	

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Accounts On Which A Bankruptcy Notice Was Received During The Year		$		$		$
Chapter Thirteen	1,320	1,690,689	1,293	4,457,840	542	1,251,976
All Other Chapters	2,800	3,753,603	2,183	6,723,143	594	2,100,687
Total	4,120	$ 5,444,292	3,476	$11,180,983	1,136	$ 3,352,663
Number of Wage Assignments Filed	4,743		4,862		3,132	
Suits For Recovery Of Judgment						
Pending At Beginning Of Year	783	680,887	558	1,343,076	168	388,888
Instituted During Year	1,582	1,550,574	1,321	2,897,845	450	1,482,726
Settled Before Judgment	371	320,874	255	674,829	44	180,648
Judgment Obtained	1,285	1,272,544	1,060	2,009,741	355	1,066,725
Pending At Year End	646	556,674	586	1,557,686	307	678,334
Real Estate Foreclosure			188	3,891,706	40	1,114,922

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Possession Of Security Obtained By Licensee		$		$		$
Household Goods	76	170,605	42	99,553	82	56,846
Motor Vehicle	266	460,705	379	1,206,768	136	311,376
Other Chattels	33	57,860	42	97,307	124	640,838
Real Estate			126	2,458,487	56	1,389,189
Total	375	$ 689,170	589	$ 3,862,115	398	$ 2,398,249

	Household Goods	Motor Vehicle	Other Chattels	Real Estate
Sale of Security By Licensees				
Number	164	631	202	134
Amount Due	$ 196,718	$ 1,555,002	$ 576,227	$ 3,149,890
Amount Collected	$ 61,089	$ 613,199	$ 307,169	$ 1,745,845



Over 60 Days Delinquency as % of Receivables

Development Credit Corporation Act

Governor James R. Thompson signed Senate Bill 1375, effective August 18, 1982, removing roadblocks to greater investment by development corporations. The bill updates the 1965 Illinois Development Credit Corporation Act, and is designed to allow development credit corporations, composed of financial institutions, to organize and make loans to small or medium-sized businesses which otherwise would be unable to receive loans through more conventional sources.

State of Illinois
Real Estate Title Insurers
Consolidated Annual Statement
December 31, 1980 - 1981 - 1982

The Director has issued 17 Certificates of Authority to "Insure or guarantee title to real estate in the State of Illinois." This figure has risen gradually from a total of 11 in 1975. Of the current 17 certified title insurers, 4 are headquartered in Illinois and 13 are headquartered in other states. The insurers are each examined annually by the Division to ensure acceptable management practices and no evidence of financial impairment. The depressed housing market resulted in losses for the industry in 1980, 1981 and most of 1982. The lower interest rates and improvement in the economy in the last quarter of 1982 is expected to have a beneficial effect on the industry in 1983.

	1980	1981	1982
Assets			
Bonds (1)	$329,234,700	$365,339,017	$481,042,752
Perferred Stock (2)	12,151,700	10,056,642	18,141,735
Common Stock	145,314,200	127,760,104	155,415,310
Mortgage Loans on Real Estate	32,620,800	34,175,106	71,299,185
Real Estate Occupied by the Company (3)	38,844,900	38,972,197	61,083,062
Other Properties (3)	7,532,700	8,417,537	8,766,869
Collateral Loans	21,991,700	10,997,555	10,071,754
Cash	97,252,300	97,737,280	82,085,003
Title Plant	90,951,600	87,273,304	113,452,932
Title Insurance Premiums & Fees Receivable	40,953,900	34,181,704	74,727,024
Federal Income Tax Receivable	9,568,600	16,305,962	19,793,777
Accrued Interest, Dividend & Real Estate Income	6,720,800	7,301,288	8,572,896
Other Assets	163,137,000	150,694,527	114,960,222
Total Assets (4)	$ 996,274,900	$ 989,212,233	$1,219,412,521
Liabilities			
Reserve for Undetermined Title Losses of Which Notice Has Been Received	$ 182,753,000	$ 115,478,043	$ 115,173,031
Statutory Premium Reserve	273,448,800	348,944,204	398,284,069
Other Reserves	6,018,900	3,152,485	3,296,485
Charges Due Attorneys, Agents & Real Estate Brokers	415,900	632,045	410,675
Other Expenses Payable (Excluding Taxes, Licenses & Fees)	$ 64,535,500	$ 28,396,376	$ 122,132,924
Taxes, Licenses & Fees	12,242,700	12,216,508	11,535,278
Federal Income Tax	12,170,400	2,977,473	236,454
Borrowed Money	30,868,100	30,004,401	20,808,499
Interest on Borrowed Money	588,200	889,849	704,795
Premiums Received in Advance	2,215,600	1,779,527	2,608,164
Withheld or Retained for Account of Others	3,593,800	3,165,674	86,564,725
Unpaid Dividends	-0-	-0-	-0-
Other Liabilities	32,029,400	72,499,011	42,263,032
Total Liabilities	$ 620,880,300	$ 620,135,596	$ 804,018,131

	1980	1981	1982
Surpluss and Other Funds			
Paid up Capital	$ 112,175,700	$ 113,182,477	$ 114,631,627
Surplus	111,548,600	121,249,230	158,290,162
Special Surplus	(2,103,000)	(5,986,300)	(7,198,151)
Unassigned Surplus	155,549,000	142,406,933	151,496,465
Less Treasury Stock			
Common	$ 1,500,800	$ 1,500,806	$ 1,550,806
Preferred	274,900	274,907	274,907
Total Surplus as Regards Policyholders	$ 375,394,600	$ 369,076,627	$ 415,394,390
Total Liabilities Surplus & Other Funds	$ 996,274,900	$ 989,212,223	$1,219,412,521
TOTAL PREMIUMS WRITTEN	$ 34,190,625	$ 32,778,871	$ 26,978,717

Footnotes

(1) Bond listed at Amortized Book Value.
(2) Stock listed at Market Value.
(3) Book value of Real Estate less Encumberances.
(4) Net admitted assets.

Safe Deposit Boxes

The Division monitors adherence to the Act that licenses and regulates the keeping and letting of safety deposit boxes. Legislation enacted during 1979 increased those exempt from the Act to include banks, savings and loan institutions and safety deposit business operated by or in conjunction with a State, Federal or National Savings and Loan or Trust Company supervised by State or Federal statutes. This reduced the number of licensees regulated by the Department to 19 as of June 30, 1983. Licensees are inspected annually by the Department for compliance with the provisions of the Act. During the year 23 inspections were conducted by the Division.

The Division has seen renewed interest in this area, particularly among licensees organized to serve specialized customers. The newly-licensed companies intend to solicit corporations or individuals with specific needs which they feel can only be satisfied by their services such as seven-day-a-week availability; sophisticated state-of-the-art security systems and security conference rooms for confidential business meetings or sales transactions. It is anticipated that more applications will be processed and more licenses of this type issued in the coming year.

Number of Licenses

Year	Number
1974	102
1975	113
1976	133
1977	158
1978	170
1979	186
1980	15
1981	16
1982	18
1983	19

Sale of Exchange Act

In accordance with the provisions of this statute, the Division regulates "selling or issuing exchange at multiple locations through agents, sub-agents, or representatives as a service or for a fee or other consideration". Exchange is defined as any check, draft, money order or other written instrument for transmission or payment of money or credit but does not mean money or the currency of any nation. The Act is not applicable to:

(a) Government Departments;

(b) Corporations organized under the general banking laws of this State or of the United States who issue or sell their exchange;

(c) Persons licensed as a Currency Exchange.

Those authorized to operate under the Sale of Exchange Act are audited annually by public accounting firms who submit a copy of their report to the Department in accordance with the provisions of the Act. In addition, each authorized firm submits an annual report to the Department on or before the first day of December for the preceding fiscal year. The Act defines the fiscal year as October 1 through the next succeeding September 30th.

Financial Management and Planning

This Act regulates the business of managing the financial affairs of individuals and the distribution of money to their creditors. Licensees are examined annually by the Division to confirm adherence to the provisions of the Act. During the year the Advisory Board created by the Act met with the Division Supervisor to review trends within the industry. 17 examinations were conducted during the year.

Number of Licenses

Year	Number
1974	20
1975	20
1976	22
1977	17
1978	17
1979	13
1980	13
1981	14
1982	15
1983	15

Foreign Exchange Act

Act regulates the buying and selling of foreign exchange and transmission or transfer of money to foreign countries. Governmental Departments or offices and corporations organized under the general banking laws of this State or of the United States are excluded from coverage under this Act.

Number of Licenses

Year	Number
1974	2
1975	4
1976	4
1977	5
1978	5
1979	6
1980	5
1981	5
1982	5
1983	7

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES
CONSUMER FINANCE ACT

CONSUMER FINANCE ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	Beneficial Fin Co of Ill Inc 114 N Seventh St	216
	Financeamerica Corp 729 Main St	67
	Heights Fin Corp 1201 Hampshire	445
	Household Fin Corp 3116 Broadway	737
	ITT Thorp Corp 3600 Main St	33
	Quinsippi Loan Co 601 Hampshire St	118
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	420
	Bureau County	
Princeton	Credithrift of America Inc 414 S Main St	480
	Cass County	
Beardstown	Heights Finance Corp Beardstown Plaza RR #2	168
	Champaign County	
Champaign	Associates Consumer Fin Co 1603 W Springfield St	500
	Beneficial Fin Co of Ill Inc Box #919	279
	Central Fin Loan Corp 304 S Neil Street	243
	#7 Credithrift of America Inc 505 S Neil Street	98
	Five AVCO Fin Services Inc 802 Bloomington Road	302
	Heights Fin Corp 2104 W Springfield	811
	Household Fin Corp 1914–C Round Barn Shp Ctr	194
	ITT Thorp Corp 2108 W Springfield	186

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Security Pacific Fin Corp 115 N Neil St	100
Urbana	Credithrift of America Inc 211 E Green St	393
	Heights Fin Corp 1717 S Philo Road	816
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	224
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	244
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	637
	Personal Fin Co 10 Lincoln Avenue	96
Mattoon	Credithrift of America Inc 1516 Broadway	292
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	880
Berkeley	Bencharge Credit Svc Inc 5544 W St Charles Road	139
Berwyn	Household Finance Corp 7044 W Cermak Road	4
Broadview	Blazer Financial Service Inc 1723 W. Roosevelt Road	651
Buffalo Grove	Household Finance Corp 400–K W Dundee Rd	113
Burbank	Burbank Fin Corp 6603 W. 79th Street	493
Calumet City	Associates Consumer Fin Co 1503 Sibley Blvd	527
	Beneficial Fin Co of Illinois 1086 Sibley Blvd	489
Calumet Park	Household Finance Corp 1328 W 127th Street	354

	Cook County	
Chicago	Adminco Inc 1111 W. Washington St	533
	All State Credit Corp 5829 W Irving Park Road	423
	Beneficial Fin Co of Ill Inc 4012 W 79th St	283
	Blazer Fin Services Inc 2212 W 95th St	669
	Bonlar Loan Co Inc 2247 W Lawrence Ave	335
	CIT Fin Services Inc 3201 N Cicero Ave	436
	CIT Fin Services Inc 4355 S Kedzie Ave	49
	Cosmat Loan Co 3601 W Belmont Ave	646
	Dr.'s Fin League 7107 W Belmont	43
	Dollar Corp 127 N Dearborn St	10
	Federal Loan Corp 30 W Washington St-Rm 1024	400
	Goodwill Fin Corp 1915 N Harlem Ave	825
	Great American Fin Corp 205 W Wacker Drive	229
	Household Fin Corp 300 W Adams St	9
	Household Fin Corp 625 N Michigan Ave	289
	Household Fin Corp 3415 W Diversey Ave	306
	Household Fin Corp 9515 S Western Ave	529
	Household Fin Corp 4222½ S Archer Ave	569
	Household Fin Corp 3215 N Central Ave	684
	Liberal Loan Corp 2535 S Pulaski Road	363
	Midland Fin Loan Co 7541 N Western Ave	760
	Nationwide Accep Corp 3435 N Cicero Ave	823

	Cook County	
Chicago	Roosevelt Loan Co Inc 601 W Roosevelt Road	597
	Sora Loan Co Inc 2621 N Harlem Ave	624
	Security Pacific Fin Co 19 S LaSalle St	35
Chicago Heights	Household Fin Corp 129 W Joe Orr Road	768
	Personal Fin. Company 450 W 14th St	471
	Rooney Fin Corp of Chgo Hts 505 W 14th St	676
Des Plaines	Associates Fin Corp 2606-A Dempster St	742
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	634
	Five AVCO Fin Services Inc 2474 Dempster St	288
	Household Fin Corp 824 Elmhurst Road	74
Elmwood Park	Household Fin Corp 2388 N Harlem Ave	734
Hanover Park	Household Fin Corp 1452 Irving Park Road	703
Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	841
Hickory Hills	CIT Fin Services Inc 8621 W 95th St	506
	Commercial Credit Loans 8705 W 95th St	77
	Security Pacific Fin Corp 7800 W 95th St	35
Hillside	Household Fin Corp #D-3 Hillside Shp Ctr	694
Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	92
	Five AVCO Fin Services Inc 275 W Higgins Road	72
Hometown	Household Fin Corp 4066 Southwest Highway	7
Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	820
	Blazer Fin Services Inc 17934 S Halsted St	94

Cook County			Cook County		
Homewood	Security Pacific Fin Corp 950 W 175th St	331	Palatine	CIT Fin Services Inc 825 E Dundee Road	437
LaGrange	Financeamerica Corp 17 W Hill Grove	743		Household Fin Corp 609 N Hicks Road	373
	Household Fin Corp 118 N LaGrange Road	478	Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	262
Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	522	Park Forest	Credithrift of America Inc 2220 Western Ave	847
Matteson	Household Fin Corp 4718 W Lincoln Highway	6	Park Ridge	Heights Fin Corp 100 S Prospect Ave	20
Mt Prospect	Financeamerica Corp 601 Golf Rd–Suite 101	93		Household Fin Corp 701½ Devon Ave	678
	Household Fin Corp 1105 Mt Prospect Plz	832	Schaumburg	Beneficial Fin Co of Ill Inc 825 W Higgins Road	426
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	831		CIT Fin Services Inc 1221 E Golf Road	320
Norridge	Interdome Fin Co 5050 N Cumberland Ave	114		Commercial Credit Loans Inc 336 W Higgins Rd	339
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	12		Ford Motor Credit Co 1375 Remington	352
Northlake	ITT Thorp Corp 238 E North Ave	19		Household Fin Corp 35 E Golf Road	360
Oak Forest	Associates Cons Fin Co 5540 W 159th St	852		Norwest Fin Ill Inc 1111 N Salem Drive	36
Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	267		Security Pacific Fin Corp 1699 E Woodfield	858
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	170		US Life Credit Corp 1027 E State Parkway	34
	Financeamerica Corp 9024 S Cicero	82	Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	697
	Five AVCO Fin Services Inc 6305 W 95th St	530		Commercial Credit Loans Inc 15957 S Harlem Ave	720
	Ford Motor Credit Co 10735 S Cicero Ave	488		Household Fin Corp 6821 W 159th St	687
	ITT Thorp Corp 10832 S Cicero Ave	73	Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	528
	Mellon Fin Services Corp 4237 W 95th St	364	Wheeling	Beneficial Fin Co of Ill Inc 111 N Wolf Road	846
Oak Park	Reliable Credit Co 1103 Westgate Mall	362	Wilmette	Household Fin Corp 3217 Lake Ave	701
	West Suburban Loan Co 507 S Oak Park Ave	728	Worth	Century Fin Co of Ill 6721 W 111th St	713
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	771			

	Crawford County	
Robinson	Credithrift of America Inc 101 W Walnut St	395
	DeKalb County	
DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	107
	Household Fin Corp 345 E Lincoln Highway	773
	ITT Thorp Corp 1406–C Sycamore Road	330
Sycamore	Heights Fin Corp 116 Somonauk St	163
	DeWitt County	
Clinton	Heights Fin Corp 200 E Main St	722
	Douglas County	
Tuscola	#7 Credithrift of America Inc 107 W Sale St	424
	First Money Inc 801 S Main St	341
	DuPage County	
Addison	Household Fin Corp 4 W Lake St	21
	Illinois Fin Services Inc 90 E Lake St	314
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	796
	Five AVCO Fin Services Inc 229 W Grand–#D	99
	Household Fin Corp 1081 S York Road	798
Downers Grove	Associates Cons Fin Co 408 W 75th St	282
	Beneficial Fin Co of Ill Inc 1028 Curtiss St	44
	Five AVCO Fin Services Inc 1913 W Ogden Ave	442
	Household Fin Corp 140 W Ogden Ave	387
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	516
Glendale Heights	Household Fin Corp of Ill 213 E Army Trail Road	463
	DuPage County	
Glen Ellyn	Household Fin Corp 466 Roosevelt Road	29
Naperville	Associates Cons Fin Co 1275 Naper Blvd	656
	Household Fin Corp 1253 Ogden Ave–Ogden Plz	1
Oak Brook	Beneficial Fin Co of Ill 1010 Jorie Blvd	336
	Security Pacific Fin Corp 1900 Spring Road	765
Villa Park	CIT Fin Services Inc 126 W Roosevelt Road	503
	Household Fin Corp 100–14 E Roosevelt Road	833
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	525
	Edgar County	
Paris	Credithrift of America Inc 101 N Central St	156
	Effingham County	
Effingham	Credithrift of America Inc 120 W Jefferson St	658
	Household Fin Corp S Rte 45 Village Sq Mall	375
	Personal Fin Co 206 N Banker St	383
	Fayette County	
Vandalia	Mack Fin 413½ W Gallatin St	501
	Ford County	
Paxton	Personal Fin Co 119 W Pells St	166
	Franklin County	
Benton	Benton Downstate Loan Co 602 W Side Square	464
	Personal Finance Company 1103 E Side Square	208
Thompsonville	Johnson Fin Co 105 S Main St	346
West Frankfort	Credithrift of America Inc 116 S Emma St	31

	Franklin County	
West Frankfort	Personal Fin Co 612 W Main St	40
	Fulton County	
Canton	Heights Finance Corp 303 N Main Street	563
	Mutual Service Corp Inc 801 N Main Street	370
	Grundy County	
Morris	Household Fin Corp 2411 Division St	231
	Personal Fin Co Bedford Shop Plz	469
	Hamilton County	
McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	323
	Henry County	
Kewanee	Credithrift of America Inc 119 W Second St	580
	Household Fin Corp 125 W South St	13
	Iroquois County	
Milford	Milford Fin Inc 126 E Jones	441
Watseka	Personal Fin Co 200 E Walnut St	325
	Jackson County	
Carbondale	Credithrift of America Inc 526 E Main Street	711
	Rex Loan Co 215 W Walnut Street	385
Murphysboro	Credithrift of America Inc 1339 Walnut St	297
	Jefferson County	
Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	465
	Credithrift of America Inc 2020 Broadway	131
	Germania Fin Corp 4201 Broadway	60
	Household Fin Corp 1121 W Broadway	18
	Jefferson County	
Mt Vernon	Personal Fin Co 120 S Ninth St	716
	Jersey County	
Jerseyville	Credithrift of America Inc 607 S State St	221
	Kane County	
Aurora	Aurora Finance Corp 24 E Downer Place	542
	Budget Finance Corp 15 N Broadway	712
	Beneficial Fin Co of Illinois 347 Indian Trail	802
	Commercial Credit Loans Inc 291 E Indian Trail	515
	Five AVCO Fin Services Inc 1731 N Farnsworth	873
	Household Finance Corp 44 E Galena Blvd	184
	ITT Thorp Corp 36 N Broadway	215
Carpentersville	Illinois Fin Services Inc 1111 Kennedy Memorial Dr	394
Elgin	Beneficial Fin Co of Ill Inc 100 E Chicago St	210
	Household Fin Corp 167 E Chicago St	106
	ITT Thorp Corp 1665 Larkin	337
	Kankakee County	
Bourbonnaise	ITT Thorp Corp 18 Heritage Plaza Suite 101	15
	Prairie Credit Corp 387 S Main Street	57
Kankakee	Credithrift of America Inc 138 N Schuyler	173
	Household Fin Corp 187 S Schuyler Ave	745
	Kankakee Invest Co Inc 258 E Court	81
	Personal Fin Co 31 Meadowview Cntr	769
Momence	Personal Fin Co 105 N Dixie Highway	137

	Kendall County	
Plano	Heights Fin Corp Ben Plz Square–Hwy 34	84
	Knox County	
Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St Suite 8	207
	Associates Con Fin Co 336 E Main St	736
	Credithrift of America Inc 351 E Main St	203
	Household Fin Corp 1978 N Henderson	222
	Norwest Fin Ill Inc 77 S Seminary	30
	West Beneficial Fin 227–235 E Main St	332
	Lake County	
Antioch	Household Fin Corp 425 Lake Street	861
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	407
	Household Fin Corp 607 N Milwaukee Ave	48
	Illinois Fin Services Inc 1175 W Park Ave	128
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	544
	Five AVCO Fin Services Inc 2312 W Grand Ave	180
	Household Fin Corp 438 Lakehurst St	172
	ITT Thorp Corp 2770 Grand Ave	334
	LaSalle County	
Mendota	Heights Fin Corp 701 Washington St	565
Ottawa	Associates Cons Fin Co 729 LaSalle St	490
	Beneficial Fin Co of Ill Inc 108 W Madison St	260
	Heights Fin Corp 417 W Madison St	374
	LaSalle County	
Streator	Citizen Loan & Fin Co 117 N Monroe St	232
	Credithrift of America Inc 601 E Main St	586
	Heights Fin Corp #1 Northpoint Dr–PO Bx 401	198
	Personal Fin Co 2102 N Bloomington St	200
	Lawrence County	
Lawrenceville	Credithrift of America Inc 1011 State St	401
	Personal Fin Co 1105 State St	135
	Livingston County	
Pontiac	Five AVCO Fin Services Inc 221 W Washington St	380
	Personal Fin Co Store #3–Rte #66	377
	Logan County	
Lincoln	Heights Fin Corp 511 Broadway	196
	Macon County	
Decatur	Associates Consumer Fin Co 2001 N Water St	22
	Beneficial Fin Co of Ill Inc 1427 E Mound Road	566
	Credithrift of America Inc 3143 N Woodford St	548
	Financeamerica Corp 1280 W Grand St	621
	Five AVCO Fin Services Inc 3080 Kandy Lane	236
	Household Fin Corp 3010 N Water St Store E–6B	24
	ITT Thorp Corp 2955 N Main St	810
	Personal Fin Co 1355 Rte 48 North	315
	Macoupin County	
Gillespie	Verticchio Bros Loan 201 S Macoupin St	206

	Madison County	
Alton	Alton Fin & Thrift Co 412 E Broadway	165
	Beacon Fin Co 1724 East Broadway	604
	Credithrift of America Inc 2520 State Street	840
	Germania Fin Corp 543 East Broadway	313
	Household Fin Corp 123 W Third Street	183
Collinsville	Credithrift of America Inc 108 W Main St	457
	Household Fin Corp 501 Beltline Rd Unit 20	706
Edwardsville	Edwardsville Gateway Loan Corp 314 N Main St	557
Godfrey	Associates Cons Fin Co 120 Beltline West	726
Granite City	Beneficial Fin Co of Ill Inc 1314 Niedringhaus Ave	124
	Credithrift of America Inc 3801 Nameokia Road	453
	Ford Motor Cr Co 2130 Pontoon Road	14
	Household Fin Corp 3401 Nameokia Road	874
	Norwest Finance Ill Inc 3224 Nameokia Road	53
Madison	Gateway Loan Corp 1223 Madison Ave	853
	Marion County	
Centralia	Credithrift of America Inc 313-315 E Broadway	64
	Personal Finance Company 1047 W Broadway	95
Salem	Credithrift of America Inc 212-D Schwartz St West	456
	Heights Fin Corp 106 W Main St	369
	Personal Fin Co Westgate Shop Ctr	51
	Mason County	
Havana	Heights Fin Corp 326 W Main St	290
	Massac County	
Metropolis	Credithrift of America Inc 116 W Seventh St	217
	McDonough County	
Macomb	Farmland Cr Serv Inc 305 E Carroll St	508
	Heights Fin Corp 1520 E Jackson Rd	577
	Macomb Area Service Co 440 N Lafayette St	25
	McHenry County	
Crystal Lake	Beneficial Fin Co of Ill Inc 372 Virginia Ave	468
	Heights Fin Corp 459 Virginia St	602
	Household Fin Corp 230 Virginia St	79
McHenry	Heights Fin Corp 803 Front St-Suite B	677
Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr-St Rte 47	803
	Heights Fin Corp 235 Washington St	152
	McLean County	
Bloomington	Credithrift of America Inc 1212 Towanda Ave	102
	Five AVCO Fin Services Inc 1701 E Empire St	46
	Heights Fin Corp 1500 E Empire	609
	Household Fin Corp 1500 E Empire-Colonial Plz	209
	Personal Fin Company 2401 E Oakland Ave	38
Normal	Financeamerica Corp 1540 E College Ave	479
	Beneficial Fin Co of Ill 1503 E College Ave	174

	Montgomery County	
Hillsboro	Heights Fin Corp 225 S Main St	449
Litchfield	Heights Fin Corp 110 E Ryder St	491
	Litchfield Loan Co 112 W Ryder St	592
	Morgan County	
Jacksonville	Credithrift of America Inc 414 S Main St	392
	Heights Fin Corp 217 Linclon Sq Shop Ctr	661
	Moultrie County	
Sullivan	Heights Fin Corp 15 S Main St	450
	Ogle County	
Oregon	Heights Fin Corp 125 S Fourth St	435
Rochelle	Heights Fin Corp Mary Mart Drive-PO Bx 373	133
	Peoria County	
Peoria	Beneficial Fin Co of Ill Inc 3927 N University Ave	148
	Celestial Cr Plan Inc 3037 N Sterling Ave	875
	CIT Fin Services Inc 4507 N Sterling Ave-Ste 202	179
	#7 Credithrift of America Inc 4718 N Sheridan Road	762
	Heights Fin Corp 2601 Westlake Ave-Bx 3215	537
	Heights Fin Corp 4410 N Knoxville	119
	Heights Fin Corp 2212 SW Adams St	767
	Household Fin Corp 4501 War Memorial Drive	101
	ITT Thorp Corp 4615-17 N University	645
	Mellon Fin Services Corp 7501 N University Ave	439
	Norwest Fin Ill Inc 4507 N Sterling Ave	265
	Peoria County	
Peoria	Oneida Loan Co Inc 511 W Main St	268
	Peoria Loan Service Inc 4700 W University Ave	189
Peoria Heights	Heritage Fin Corp 4713 N Prospect Rd	134
West Peoria	ITT Thorp Corp 925 Western Ave	251
	Perry County	
DuQuoin	Heights Fin Corp 34 N Division St	301
	Personal Fin Corp 109 E Main St	264
Pinkneyville	Personal Fin Co 10 Water St	112
	Piatt County	
Monticello	Heights Fin Corp 111 E Washington St	389
	Randolph County	
Chester	Charter Invest Co of Chester 106 W Stacey Street	52
Sparta	Heights Fin Corp North Town Ctr-Suite 4	721
	Richland County	
Olney	Credithrift of America Inc 323 S Whittle Ave	349
	Personal Fin Co 110 Whittle Ave	246
	Rock Island County	
East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	499
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	603
	Beneficial Fin Co of Ill Inc 3614-23rd Ave	17
	Credithrift of America Inc 3401-16th St	755
	Household Fin Corp 1622 Fifth Ave	39
	Norwest Fin Ill Inc 4327-23rd Ave	248

	Rock Island County	
Moline	The Illinois Morris Plan Co 4101-23rd Ave	42
	ITT Thorp Corp 3450-38th Ave	8
	Security Pacific Fin Corp 1531-47th Ave	815
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	581
	Heights Fin Corp 323-18th St	368
	Norwest Fin Ill Inc 3416 Blackhawk Rd	682
	Saline County	
Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz Suite 15	417
	Personal Fin Co 22 S Main St	460
	Sangamon County	
Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	839
	CIT Fin Services Inc 2387 W Monroe-Suite 141	285
	Commercial Credit Loans Inc 1750 Wabash Ave-Suite B	553
	Credithrift of America Inc 212 S Grand Ave East	783
	Eagle Fin Corp 231 S 6th Street	41
	Financeamerica Corp 820 S Ninth St	54
	Heights Fin Corp 1818 Stevenson Drive	299
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	865
	Huffman Fin Co 424 E Monroe	68
	Norwest Fin Ill Inc 1308 S Second	16
	ITT Thorp Corp 104 Sherwood Plaza	227
	ITT Thorp Corp 2945 Clear Lake Ave	384
	Shelby County	
Shelbyville	Personal Fin Co 119 E Main St	247
	St Clair County	
Belleville	Arch Finance Company 9400 W Main St	78
	Associates Consumer Fin Co 40 Country Club Plaza	416
	CIT Financial Services Inc 6401 "F" West Main	191
	Credithrift of America Inc Store #8 Bellevue Park Plz	237
	Household Fin Corp 221 E Main Street	826
Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	353
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	421
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	159
	Norwest Fin Ill Inc 714 Lincoln Hwy	71
	West Beneficial Fin Inc #20 Crossroads Centre	104
O'Fallon	Germania Fin Corp 400 S Lincoln	372
	Stephenson County	
Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	342
	Household Fin Corp 1251 W Galena Ave	27
	Mellon Fin Services Corp 6 E Stephenson St	154
	Tazewell County	
Pekin	Celestial Cr Plan Inc 402 Court St	614
	Credithrift of America Inc 524½ Court St	382
	Heights Fin Corp 1418 N 8th St	90
	ITT Thorp Corp 2210 Court St	219

	Union County	
Anna	Credithrift of America Inc 322 S Main St	312
	Mid-South Fin Co of Ill 346 S Main St	97
	Vermilion County	
Danville	Commercial Cr Loans Inc 21 W Harrison St	32
	Credithrift 2830 N Vermilion St	316
	Heights Fin Corp 3124 N Vermilion St	23
	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	201
	Personal Fin Co Unit B–Holiday Sq 11 Shp Ctr	91
Westville	Personal Fin Co 102 S State St	271
	Wabash County	
Mt Carmel	Credithrift of America Inc 730 Market St	223
	Wayne County	
Fairfield	Personal Fin Co 111 N Main St	857
	White County	
Carmi	Carmi Downstate Loan Co 207 E Main Street	611
	Whiteside County	
Rock Falls	Credithrift of America Inc 611 S First Ave	26
Sterling	Associates Cons Fin Co 117 E Third St	277
	Five AVCO Fin Serv Inc 2901 Lincolnway	321
	Heights Fin Corp 2321 E Lincolnway	509
	Household Fin Corp 20 E Third St	692
	Will County	
Bolingbrook	Beneficial Fin Co of Ill Inc 595 N Pinecrest St	188
	Will County	
Bolingbrook	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	398
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	475
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	752
	CIT Fin Services Inc 2222 Plainfield Rd	408
	Commercial Cr Loans Inc 2357–A Plainfield Rd	541
	Credithrift of America Inc 1110 W Jefferson St	484
	Household Fin Corp 2233 W Jefferson St	28
	ITT Thorp Corp 2364 Plainfield Rd	230
	Norwest Fin Ill Inc 215 Springfield Ave	311
	Personal Fin Co 1020 W Jefferson St	326
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	787
Lockport	Personal Fin Co 914 Garfield Ave	654
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	872
	Williamson County	
Herrin	Credithrift of America Inc 3 North Park Ave	138
	Financeamerica Corp One Park Plz PO Bx 266	66
	Personal Fin Co 108 W Cherry St	689
Marion	Credithrift of America Inc 215 N Market	432
	Heights Fin Corp 1108–F N Carbon St	5
	Household Fin Corp 1205 Public Square	474
	Personal Fin Co 411 N Market St	830

	Winnebago County	
Loves Park	Credithrift of America Inc 6412 N Second St	545
	Five AVCO Fin Services Inc 6127 N Second St	59
	Heights Fin Corp 5455 N Second St	304
Rockford	Associates Cons Fin Co 206 Seventh St	675
	Beneficial Fin Co of Ill Inc 3806 E State St	140
	CIT Fin Services Inc 4221 E State St	643
	Commercial Mrtg & Fin Co 117 Seventh St	199
	Credithrift of America Inc 3006 Charles St	855

	Winnebago County	
Rockford	Financeamerica Corp 202 N Church-PO Box 303	143
	Heights Fin Corp 4010 E State St	838
	Household Fin Corp 2410 S Alpine Rd	868
	Illinois Fin Services Inc 7-Seventh St	293
	Norwest Fin Ill Inc 4437 E State St	812
	ITT Thorp Corp 4766 E State St	485
	ITT Thorp Corp 3219 N Main St	273

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES
CONSUMER INSTALLMENT LOAN ACT

CONSUMER INSTALLMENT LOAN ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	Beneficial Fin Co of Ill Inc 114 N Seventh St	64
	Financeamerica Corp 729 Main St	695
	General Fin Corp of Ill 1704 Broadway	156
	Heights Fin Corp 1201 Hampshire	981
	Household Fin Corp 3116 Broadway	515
	ITT Thorp Corp 3600 Main St	425
	Quinsippi Loan Co 601 Hampshire St	152
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	941
	Bureau County	
Princeton	Credithrift of America Inc 414 S Main St	961
	Cass County	
Beardstown	Heights Finance Corp Beardstown Plaza RR #2	509
	Champaign County	
Champaign	Associates Consumer Fin Co 1603 W Springfield St	435
	Beneficial Fin Co of Ill Inc Box #919	360
	Central Fin Loan Corp 304 S Neil Street	446
	#7 Credithrift of America Inc 505 S Neil Street	865
	Five AVCO Fin Services Inc 802 Bloomington Road	291
	General Fin Corp of Ill Unit 18-B Country Fair	186
	Heights Fin Corp 2104 W Springfield	911

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Household Fin Corp 1914-C Round Barn Shp Ctr	340
	ITT Thorp Corp 2108 W Springfield	493
	Security Pacific Fin Corp 115 N Neil St	326
Urbana	Credithrift of America Inc 211 E Green St	966
	Heights Fin Corp 1717 S Philo Road	651
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	726
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	946
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	91
	Personal Fin Co 10 Lincoln Avenue	348
Mattoon	Credithrift of America Inc 1516 Broadway	938
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	901
Berwyn	Household Finance Corp 7044 W Cermak Road	184
Bridgeview	General Finance Corp of Ill 8743 S Harlem Ave	107
	Summit Inc 8020 S Harlem Ave	206
Broadview	Blazer Financial Service Inc 1723 W. Roosevelt Road	139
Brookfield	General Finance Corp 9036 W Ogden Avenue	255
Buffalo Grove	Household Finance Corp 400-K W Dundee Rd	347

	Cook County	
Burbank	Burbank Fin Corp 6603 W. 79th Street	571
Calumet City	Associates Consumer Fin Co 1503 Sibley Blvd	802
	Beneficial Fin Co of Illinois 1086 Sibley Blvd	448
	General Fin Corp of Illinois 2036 E Sibley Blvd	185
	Transamerica Fin Services River Oaks West–18	63
Calumet Park	Household Finance Corp 1328 W 127th Street	37
Chicago	All State Credit Corp 5829 W Irving Park Road	810
	Beneficial Fin Co of Ill Inc 4012 W 79th St	602
	Blazer Fin Services Inc 2212 W 95th St	464
	Bonlar Loan Co Inc 2247 W Lawrence Ave	99
	CIT Fin Services Inc 3201 N Cicero Ave	81
	CIT Fin Services Inc 4355 S Kedzie Ave	83
	Cosmat Loan Co 3601 W Belmont Ave	647
	Crawford Fin Services Inc 6400 S Pulaski Rd	13
	Dr.'s Fin League 7107 W Belmont	41
	General Fin Corp of Ill 6411 N Western Ave	198
	General Fin Corp of Ill 3005 E 92nd St	282
	General Fin Corp of Ill 109 N Dearborn St	264
	General Fin Corp of Ill 4284 S Archer Ave	258
	General Fin Corp of Ill 3409 W Lawrence Ave	267
	General Fin Corp 5710 N Broadway	270
	General Fin Corp of Ill 3205 N Milwaukee Ave	281

	Cook County	
Chicago	General Fin Corp of Ill 3133 N Central Ave	276
	General Fin Corp of Ill 11850 S Western Ave	472
	General Fin Corp of Ill 4658 S Ashland Ave	869
	General Fin Corp of Ill 1614 W Belmont	246
	General Fin Corp of Ill 4013 W 26th St	259
	General Fin Corp of Ill 6331 S Kedzie Ave	221
	General Fin Corp of Ill 5314 W Lawrence Ave	207
	General Fin Corp of Ill 7149 W Belmont Ave	703
	General Fin Corp of Ill 4401 W 63rd St	697
	General Fin Corp of Ill 3040–42 W Peterson Ave	49
	General Fin Corp of Ill 9513 S Western Ave	262
	Great American Fin Corp 205 W Wacker Drive	930
	Homemaker Finance Service 135 S LaSalle St	459
	Household Fin Corp 300 W Adams St	25
	Household Fin Corp 625 N Michigan Ave	229
	Household Fin Corp 3415 W Diversey Ave	21
	Household Fin Corp 9515 S Western Ave	52
	Household Fin Corp 4222½ S Archer Ave	46
	Household Fin Corp 3215 N Central Ave	56
	The Madison Corp 185 N Wabash Ave	439
	Mellon Fin Services Corp 3234 N Central Ave	45
	Mellon Fin Services Corp 4371 S Archer Ave	32

	Cook County	
Chicago	Midland Fin Loan Co 7541 N Western Ave	427
	Nationwide Accep Corp 3435 N Cicero Ave	458
	Puritan Fin Plan Inc 55 W Monroe St–Suite 3890	314
	Security Pacific Fin Co 19 S LaSalle St	187
	Sora Loan Co Inc 2621 N Harlem Ave	684
	Transamerica Fin Services 835 N Michigan Ave	69
	Transamerica Fin Services 7601 S Kostner	43
	Turner Accep Corp 4450 N Western Ave	29
	Wilson Financial Svcs Inc 221 N LaSalle St	248
Chicago Heights	Household Fin Corp 129 W Joe Orr Road	160
	Personal Fin. Company 450 W 14th St	643
	Rooney Fin Corp of Chgo Hts 505 W 14th St	774
Cicero	General Fin Corp of Ill 6025 W Cermak Road	283
Des Plaines	Associates Fin Corp 2606–A Dempster St	536
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	582
	Five AVCO Fin Services Inc 2474 Dempster St	80
	General Fin Corp of Ill 1281 Elmhurst Rd	397
	Household Fin Corp 824 Elmhurst Road	130
	Mellon Fin Services Inc 743 W Golf Road	10
Elmwood Park	Household Fin Corp 2388 N Harlem Ave	117
Evanston	General Fin Corp of Ill 1001 Davis Street	220
Evergreen Park	Mellon Fin Services Corp 9844 S Western Ave	55

	Cook County	
Hanover Park	General Fin Corp of Ill 2017 Irving Park Road	611
	Household Fin Corp 1452 Irving Park Road	5
Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	644
Hickory Hills	CIT Fin Services Inc 8621 W 95th St	386
	Commercial Credit Loans 8705 W 95th St	998
	Security Pacific Fin Corp 7800 W 95th St	187
Hillside	Fleet Mortgage Corp 4415 W Harrison Street	35
	Household Fin Corp #D–3 Hillside Shp Ctr	60
	Transamerica Fin Services 101 N Wolf Road	67
Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	654
	Five AVCO Fin Services Inc 275 W Higgins Road	2
Hometown	Household Fin Corp 4066 Southwest Highway	7
Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	578
	Blazer Fin Services Inc 17934 S Halsted St	484
	General Fin Corp of Ill 17820 S Halsted	860
	Security Pacific Fin Corp 950 W 175th St	732
LaGrange	Financeamerica Corp 17 W Hill Grove	811
	Household Fin Corp 118 N LaGrange Road	575
Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	579
Matteson	General Fin Corp of Ill 4519 W 211th St	218
	Household Fin Corp 4718 W Lincoln Highway	62
	Transamerica Fin Services 255 Lincoln Mall	53

Maywood	Fidelity Fin Serv Inc 1701 S First Ave	42
	Harris Loan & Mrtg Corp 1701 S First Ave	389
Melrose Park	General Fin Corp of Ill 158 N Broadway	208
Midlothian	General Fin Corp of Ill 14409 S Cicero Ave	217
Morton Grove	General Fin Corp of Ill 8838 N Harlem Ave	311
Mt Prospect	Financeamerica Corp 601 Golf Rd–Suite 101	180
	Household Fin Corp 1105 Mt Prospect Plz	247
	Transamerica Fin Services Randhurst Center	61
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	254
	Transamerica Fin Services 500 Golf Mill	57
Norridge	General Fin Corp of Ill 4104 N Harlem Ave	135
	Interdome Fin Co 5050 N Cumberland Ave	167
	Mellon Fin Services Corp 7044 Forest Preserve Drive	59
	Transamerica Fin Services 4216 N Harlem Ave	78
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	11
Northlake	ITT Thorp Corp 238 E North Ave	305
	Mellon Fin Services Corp 24 E North Ave	40
Oak Forest	Associates Cons Fin Co 5540 W 159th St	396
Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	223
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	561
	Financeamerica Corp 9024 S Cicero	876
	Five AVCO Fin Services Inc 6305 W 95th St	621

Cook County

Oak Lawn	Ford Motor Credit Co 10735 S Cicero Ave	120
	General Fin Corp of Ill 9535 S Cicero Ave	199
	ITT Thorp Corp 10832 S Cicero Ave	312
	Mellon Fin Services Corp 4237 W 95th St	30
Oak Park	General Fin Corp of Ill 1114 Madison St	212
	Mellon Fin Services Corp 6905 W North Ave	4
	Reliable Credit Co 1103 Westgate Mall	96
Orland Park	Transamerica Fin Services 508 Orland Square Mall	73
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	563
	CIT Fin Services Inc 825 E Dundee Road	895
	General Fin Corp of Ill 105 S Northwest Highway	50
	Household Fin Corp 609 N Hicks Road	535
Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	87
Park Forest	Credithrift of America Inc 2220 Western Ave	943
Park Ridge	Heights Fin Corp 100 S Prospect Ave	23
	Household Fin Corp 701½ Devon Ave	261
Rolling Meadows	Mellon Fin Services Corp 3143 Kirchoff Road	12
Schaumburg	American Fam Fin Svc Inc 1501 Woodfield Road	66
	Beneficial Fin Co of Ill Inc 825 W Higgins Road	38
	Borg-Warner Accep Corp 1305 E Remington	1
	CIT Fin Services Inc 1221 E Golf Road	183
	Citicorp Person/Person Fin Ctr 999 Plaza Drive	404

	Cook County	
Schaumburg	Commercial Credit Loans Inc 336 W Higgins Rd	337
	Ford Motor Credit Co 1375 Remington	102
	General Fin Corp of Ill 753 W Golf Road	507
	Household Fin Corp 35 E Golf Road	521
	Mellon Fin Services Corp 1917 Irving Park Road	302
	Norwest Fin Ill Inc 1111 N Salem Drive	31
	Security Pacific Fin Corp 1699 E Woodfield	757
	Transamerica Fin Services 2025 Algonquin Road	433
	Transamerica Fin Services E-113 Woodfield	15
	US Life Credit Corp 1027 E State Parkway	26
Skokie	Allstate Enterprises Fin Corp 7770 Frontage Rd	194
	Transamerica Fin Services 133 Old Orchard	28
Summit	Summit Inc 7447 W 63rd St	134
Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	649
	Commercial Credit Loans Inc 15957 S Harlem Ave	659
	General Fin Corp of Ill 17348 S Oak Park Ave	47
	Household Fin Corp 6821 W 159th St	279
	Mellon Fin Services Corp 16005 S Harlem Ave	181
Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	293
Wheeling	Beneficial Fin Co of Ill Inc 111 N Wolf Road	560
	General Fin Corp of Ill 845 W Dundee Road	191
	Mellon Fin Services Corp 729 W Dundee Road	273

	Cook County	
Wilmette	Household Fin Corp 3217 Lake Ave	76
Worth	Century Fin Co of Ill 6721 W 111th St	209
	Crawford County	
Robinson	Credithrift of America Inc 101 W Walnut St	962
	DeKalb County	
DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	244
	Household Fin Corp 345 E Lincoln Highway	163
	ITT Thorp Corp 1406-C Sycamore Road	235
Sycamore	Heights Fin Corp 116 Somonauk St	489
	DeWitt County	
Clinton	Heights Fin Corp 200 E Main St	676
	Douglas County	
Tuscola	#7 Credithrift of America Inc 107 W Sale St	868
	First Money Inc 801 S Main St	352
	DuPage County	
Addison	General Fin Corp of Ill 617 W Lake St	195
	Household Fin Corp 4 W Lake St	162
	Illinois Fin Services Inc 90 E Lake St	316
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	558
	Five AVCO Fin Services Inc 229 W Grand-#D	616
	Household Fin Corp 1081 S York Road	315
Bloomingdale	Transamerica Fin Services 425 Stratford Square Mall	84
Downers Grove	Associates Cons Fin Co 408 W 75th St	545

	DuPage County	
Downers Grove	Beneficial Fin Co of Ill Inc 1028 Curtiss St	359
	Five AVCO Fin Services Inc 1913 W Ogden Ave	303
	General Fin Corp of Ill 5006 Main St	109
	Household Fin Corp 140 W Ogden Ave	615
	Mellon Fin Services Corp 315 Ogden Ave	239
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	350
	General Fin Corp of Ill 934 S York St	111
Glendale Heights	Household Fin Corp of Ill 213 E Army Trail Road	440
Glen Ellyn	Household Fin Corp 466 Roosevelt Road	300
Lombard	Transamerica Fin Services 631 E Butterfield Road	27
Naperville	Associates Cons Fin Co 1275 Naper Blvd	537
	General Fin Corp of Ill 931-C East Ogden Ave	574
	Household Fin Corp 1253 Ogden Ave-Ogden Plz	58
Oak Brook	Associates Fin Inc 1225 W 22nd St-Suite 100	584
	Beneficial Fin Co of Ill 1010 Jorie Blvd	566
	Mfrs Hanover Fin Svc Ill Inc 2215 York Road-Suite 412	17
	Security Pacific Fin Corp 1900 Spring Road	332
	Transamerica Fin Services 252 Oakbrook Center	88
Villa Park	CIT Fin Services Inc 126 W Roosevelt Road	90
	Household Fin Corp 100-14 E Roosevelt Road	506
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	997

	Edgar County	
Paris	Credithrift of America Inc 101 N Central St	960
	Effingham County	
Effingham	Credithrift of America Inc 120 W Jefferson St	945
	Household Fin Corp S Rte 45 Village Sq Mall	391
	Personal Fin Co 206 N Banker St	405
	Ford County	
Paxton	Personal Fin Co 119 W Pells St	577
	Franklin County	
Benton	Personal Finance Company 1103 E Side Square	414
Thompsonville	Johnson Fin Co 105 S Main St	338
West Frankfort	Credithrift of America Inc 116 S Emma St	968
	Personal Fin Co 612 W Main St	36
	Fulton County	
Canton	Heights Finance Corp 303 N Main Street	740
	Mutual Service Corp Inc 801 N Main Street	366
	Grundy County	
Morris	Household Fin Corp 2411 Division St	656
	Personal Fin Co Bedford Shop Plz	201
	Hamilton County	
McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	786
	Henry County	
Kewanee	Credithrift of America Inc 119 W Second St	950
	Household Fin Corp 125 W South St	376

	Iroquois County	
Milford	Milford Fin Inc 126 E Jones	646
Watseka	Personal Fin Co 200 E Walnut St	706
	Jackson County	
Carbondale	Credithrift of America Inc 526 E Main Street	737
	Rex Loan Co 215 W Walnut Street	441
Murphysboro	Credithrift of America Inc 1339 Walnut St	958
	Jefferson County	
Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	110
	Credithrift of America Inc 2020 Broadway	957
	Germania Fin Corp 4201 Broadway	71
	Household Fin Corp 1121 W Broadway	105
	Personal Fin Co 120 S Ninth St	16
	Jersey County	
Jerseyville	Credithrift of America Inc 607 S State St	985
	Kane County	
Aurora	Aurora Finance Corp 24 E Downer Place	873
	Budget Finance Corp 15 N Broadway	807
	Beneficial Fin Co of Illinois 347 Indian Trail	815
	Commercial Credit Loans Inc 291 E Indian Trail	358
	Five AVCO Fin Services Inc 1731 N Farnsworth	806
	General Fin Corp of Ill 923 N Lake Street	70
	Household Finance Corp 44 E Galena Blvd	278
	ITT Thorp Corp 36 N Broadway	286
	Kane County	
Aurora	Mellon Fin Services Corp 8 W Downer Place	14
	Sentry Fin Services Corp 75 Executive Drive	473
	Transamerica Fin Services 1410 Fox Valley Center	89
Carpentersville	General Fin Corp of Ill 52 Meadowdale Shop Ctr	154
	Illinois Fin Services Inc 1111 Kennedy Memorial Dr	288
Elgin	Beneficial Fin Co of Ill Inc 100 E Chicago St	349
	General Fin Corp of Ill 137 S Grove Ave	768
	General Fin Corp of Ill 139 S Grove Ave	626
	Household Fin Corp 167 E Chicago St	378
	ITT Thorp Corp 1665 Larkin	339
	Mellon Fin Services Corp 302 S McClean	18
St Charles	General Fin Corp of Ill 1425 W Main St	104
	Kankakee County	
Bourbonnaise	ITT Thorp Corp 18 Heritage Plaza Suite 101	494
	Prairie Credit Corp 387 S Main Street	165
Kankakee	Credithrift of America Inc 138 N Schuyler	949
	General Fin Corp of Ill 35 Meadowview Shop Ctr	101
	Household Fin Corp 187 S Schuyler Ave	500
	Kankakee Invest Co Inc 258 E Court	499
	Personal Fin Co 31 Meadowview Cntr	639
	State Properties of Ill Inc 70 Meadowview Ctr	137
Momence	Personal Fin Co 105 N Dixie Highway	638

	Kendall County	
Plano	Heights Fin Corp Ben Plz Square-Hwy 34	296
	Knox County	
Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St Suite 8	991
	Associates Con Fin Co 336 E Main St	234
	Credithrift of America Inc 351 E Main St	937
	Household Fin Corp 1978 N Henderson	395
	Norwest Fin Ill Inc 77 S Seminary	9
	West Beneficial Fin 227-235 E Main St	1009
	Lake County	
Antioch	Household Fin Corp 425 Lake Street	272
Fox Lake	General Fin Corp of Ill 17 South Highway 12	168
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	176
	Household Fin Corp 607 N Milwaukee Ave	277
	Illinois Fin Services Inc 1175 W Park Ave	158
Mundelein	General Fin Corp of Ill 463 Lake St	492
Vernon Hills	Transamerica Fin Services 422 Hawthorn	86
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	48
	Five AVCO Fin Services Inc 2312 W Grand Ave	628
	Fleet Mortgage Corp 2835 Belvidere St	514
	General Fin Corp of Ill 533 S Lewis Ave	933
	Household Fin Corp 438 Lakehurst St	524
	ITT Thorp Corp 2770 Grand Ave	336
	Lake County	
Waukegan	Mellon Fin Services Corp 509 S Green Bay Road	20
	Statewide Finance Co 325 N Genesec	157
	Transamerica Fin Services 125-D Lakehurst	82
	LaSalle County	
Mendota	Heights Fin Corp 701 Washington St	125
Ottawa	Associates Cons Fin Co 729 LaSalle St	227
	Beneficial Fin Co of Ill Inc 108 W Madison St	910
	Heights Fin Corp 417 W Madison St	98
Streator	Citizen Loan & Fin Co 117 N Monroe St	74
	Credithrift of America Inc 601 E Main St	965
	Heights Fin Corp #1 Northpoint Dr-PO Bx 401	127
	Personal Fin Co 2102 N Bloomington St	501
	Lawrence County	
Lawrenceville	Credithrift of America Inc 1011 State St	952
	Personal Fin Co 1105 State St	308
	Livingston County	
Pontiac	Five AVCO Fin Services Inc 221 W Washington St	631
	Personal Fin Co Store #3-Rte #66	429
	Logan County	
Lincoln	Heights Fin Corp 511 Broadway	224
	Macon County	
Decatur	Associates Consumer Fin Co 2001 N Water St	569
	Beneficial Fin Co of Ill Inc 1427 E Mound Road	445

	Macon County	
Decatur	Credithrift of America Inc 3143 N Woodford St	934
	Financeamerica Corp 1280 W Grand St	690
	Five AVCO Fin Services Inc 3080 Kandy Lane	551
	General Fin Corp of Ill 103 S Main	178
	Household Fin Corp 3010 N Water St Store E-6B	374
	ITT Thorp Corp 2955 N Main St	423
	Personal Fin Co 1355 Rte 48 North	331
	Macoupin County	
Gillespie	Verticchio Bros Loan 201 S Macoupin St	356
	Madison County	
Alton	Alton Fin & Thrift Co 412 E Broadway	466
	Beacon Fin Co 1724 East Broadway	419
	Credithrift of America Inc 2520 State Street	307
	Germania Fin Corp 543 East Broadway	384
	Household Fin Corp 123 W Third Street	265
	Mortgage Associates Inc 649 E Broadway	174
Collinsville	Credithrift of America Inc 108 W Main St	944
	GFC Loan Co of Collinsville 217 W Main St	851
	Household Fin Corp 501 Beltline Rd Unit 20	415
Edwardsville	Edwardsville Gateway Loan Corp 314 N Main St	289
Godfrey	Associates Cons Fin Co 120 Beltline West	133
Granite City	Beneficial Fin Co of Ill Inc 1314 Niedringhaus Ave	170
	Madison County	
Granite City	Credithrift of America Inc 3801 Nameokia Road	564
	Ford Motor Cr Co 2130 Pontoon Road	106
	Household Fin Corp 3401 Nameokia Road	889
	Norwest Finance Ill Inc 3224 Nameokia Road	93
Madison	Gateway Loan Corp 1223 Madison Ave	292
	Marion County	
Centralia	Credithrift of America Inc 313-315 E Broadway	942
	Personal Finance Company 1047 W Broadway	495
Salem	Credithrift of America Inc 212-D Schwartz St West	964
	Heights Fin Corp 106 W Main St	77
	Personal Fin Co Westgate Shop Ctr	382
	Mason County	
Havana	Heights Fin Corp 326 W Main St	115
	Massac County	
Metropolis	Credithrift of America Inc 116 W Seventh St	955
	McDonough County	
Macomb	Farmland Cr Serv Inc 305 E Carroll St	33
	Heights Fin Corp 1520 E Jackson Rd	603
	Macomb Area Service Co 440 N Lafayette St	122
	McHenry County	
Crystal Lake	Beneficial Fin Co of Ill Inc 372 Virginia Ave	572
	General Fin Corp of Ill 1-D Crystal Lake Plz	8
	Heights Fin Corp 459 Virginia St	483

	McHenry County	
Crystal Lake	Household Fin Corp 230 Virginia St	443
McHenry	General Fin Corp of Ill 900 Front St–Rt 31	678
	Heights Fin Corp 803 Front St–Suite B	673
Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr–St Rte 47	718
	Heights Fin Corp 235 Washington St	164
	McLean County	
Bloomington	Credithrift of America Inc 1212 Towanda Ave	983
	Five AVCO Fin Services Inc 1701 E Empire St	622
	General Fin Corp of Ill 525 N East Street	175
	Heights Fin Corp 1500 E Empire	468
	Household Fin Corp 1500 E Empire–Colonial Plz	318
	Personal Fin Company 2401 E Oakland Ave	444
Normal	Financeamerica Corp 1540 E College Ave	447
	Beneficial Fin Co of Ill 1503 E College Ave	557
	Montgomery County	
Hillsboro	Heights Fin Corp 225 S Main St	463
Litchfield	Heights Fin Corp 110 E Ryder St	614
	Morgan County	
Jacksonville	Credithrift of America Inc 414 S Main St	936
	Heights Fin Corp 217 Linclon Sq Shop Ctr	479
	Moultrie County	
Sullivan	Heights Fin Corp 15 S Main St	785
	Ogle County	
Oregon	Heights Fin Corp 125 S Fourth St	471
Rochelle	Heights Fin Corp Mary Mart Drive–PO Bx 373	461
	Peoria County	
Peoria	Beneficial Fin Co of Ill Inc 3927 N University Ave	119
	Celestial Cr Plan Inc 3037 N Sterling Ave	974
	CIT Fin Services Inc 4507 N Sterling Ave–Ste 202	355
	#7 Credithrift of America Inc 4718 N Sheridan Road	866
	General Fin Corp of Ill 4630 War Memorial Drive	143
	Heights Fin Corp 2601 Westlake Ave–Bx 3215	310
	Heights Fin Corp 4410 N Knoxville	136
	Heights Fin Corp 2212 SW Adams St	309
	Household Fin Corp 4501 War Memorial Drive	612
	ITT Thorp Corp 4615–17 N University	424
	Mellon Fin Services Corp 7501 N University Ave	22
	Norwest Fin Ill Inc 4507 N Sterling Ave	193
	Oneida Loan Co Inc 511 W Main St	72
	Peoria Loan Service Inc 4700 W University Ave	645
Peoria Heights	Heritage Fin Corp 4713 N Prospect Rd	34
West Peoria	ITT Thorp Corp 925 Western Ave	767
	Perry County	
DuQuoin	Heights Fin Corp 34 N Division St	618
	Personal Fin Corp 109 E Main St	75
Pinkneyville	Personal Fin Co 10 Water St	142

	Piatt County	
Monticello	Heights Fin Corp 111 E Washington St	394
	Randolph County	
Chester	Charter Invest Co of Chester 106 W Stacey Street	51
Sparta	Heights Fin Corp North Town Ctr–Suite 4	607
	Richland County	
Olney	Credithrift of America Inc 323 S Whittle Ave	959
	Personal Fin Co 110 Whittle Ave	240
	Rock Island County	
East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	623
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	542
	Beneficial Fin Co of Ill Inc 3614–23rd Ave	274
	Credithrift of America Inc 3401–16th St	956
	Fleet Mortgage Corp 3401–16th St	456
	General Fin Corp of Ill 4101–23rd Ave	94
	Household Fin Corp 1622 Fifth Ave	504
	Norwest Fin Ill Inc 4327–23rd Ave	453
	The Illinois Morris Plan Co 4101–23rd Ave	452
	ITT Thorp Corp 3450–38th Ave	238
	Security Pacific Fin Corp 1531–47th Ave	317
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	963
	Heights Fin Corp 323–18th St	470
	Norwest Fin Ill Inc 3416 Blackhawk Rd	454
	Saline County	
Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz Suite 15	947
	Personal Fin Co 22 S Main St	306
	Sangamon County	
Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	900
	CIT Fin Services Inc 2387 W Monroe–Suite 141	346
	Commercial Credit Loans Inc 1750 Wabash Ave–Suite B	100
	Credithrift of America Inc 212 S Grand Ave East	935
	Eagle Fin Corp 231 S 6th Street	44
	Financeamerica Corp 820 S Ninth St	687
	General Fin Corp of Ill 1331 S 6th St	121
	Heights Fin Corp 1818 Stevenson Drive	365
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	722
	Huffman Fin Co 424 E Monroe	749
	ITT Thorp Corp 104 Sherwood Plaza	763
	ITT Thorp Corp 2945 Clear Lake Ave	372
	Norwest Fin Ill Inc 1308 S Second	6
	Shelby County	
Shelbyville	Personal Fin Co 119 E Main St	97
	St Clair County	
Belleville	Arch Finance Company 9400 W Main St	586
	Associates Consumer Fin Co 40 Country Club Plaza	908
	CIT Financial Services Inc 6401 "F" West Main	364
	Credithrift of America Inc Store #8 Bellevue Park Plz	381

	St. Clair County	
Belleville	Household Fin Corp 221 E Main Street	285
Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	324
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	550
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	54
	Norwest Fin Ill Inc 714 Lincoln Hwy	831
	West Beneficial Fin Inc #20 Crossroads Centre	95
O'Fallon	Germania Fin Corp 400 S Lincoln	428
	Stephenson County	
Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	65
	Household Fin Corp 1251 W Galena Ave	390
	Mellon Fin Services Corp 6 E Stephenson St	24
	Tazewell County	
Pekin	Celestial Cr Plan Inc 402 Court St	976
	Credithrift of America Inc 524½ Court St	733
	Heights Fin Corp 1418 N 8th St	982
	ITT Thorp Corp 2210 Court St	179
	Union County	
Anna	Credithrift of America Inc 322 S Main St	940
	Mid-South Fin Co of Ill 346 S Main St	329
	Vermilion County	
Danville	Commercial Cr Loans Inc 21 W Harrison St	114
	Credithrift 2830 N Vermilion St	867
	Heights Fin Corp 3124 N Vermilion St	403
	Vermilion County	
Danville	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	491
	Personal Fin Co Unit B–Holiday Sq 11 Shp Ctr	498
Westville	Personal Fin Co 102 S State St	79
	Wabash County	
Mt Carmel	Credithrift of America Inc 730 Market St	986
	Wayne County	
Fairfield	Personal Fin Co 111 N Main St	451
	Whiteside County	
Rock Falls	Credithrift of America Inc 611 S First Ave	902
	General Fin Corp of Ill 1103 First Ave	527
Sterling	Associates Cons Fin Co 117 E Third St	68
	Five AVCO Fin Serv Inc 2901 Lincolnway	442
	Heights Fin Corp 2321 E Lincolnway	624
	Household Fin Corp 20 E Third St	150
	Will County	
Bolingbrook	Beneficial Fin Co of Ill Inc 595 N Pinecrest St	189
	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	393
	General Fin Co of Ill 427 N Bolingbrook–Rt 53	148
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	573
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	280
	CIT Fin Services Inc 2222 Plainfield Rd	420
	Commercial Cr Loans Inc 2357–A Plainfield Rd	353

Will County

Joliet	Credithrift of America Inc 1110 W Jefferson St	576
	General Fin Corp of Ill 37 E Cass St	188
	General Fin Corp of Ill 2116 W Jefferson	398
	General Fin Corp of Ill 203 North Scott	39
	Household Fin Corp 2233 W Jefferson St	92
	ITT Thorp Corp 2364 Plainfield Rd	335
	Norwest Fin Ill Inc 215 Springfield Ave	313
	Personal Fin Co 1020 W Jefferson St	637
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	773
Lockport	Personal Fin Co 914 Garfield Ave	641
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	758

Williamson County

Herrin	Credithrift of America Inc 3 North Park Ave	948
	Financeamerica Corp One Park Plz PO Bx 266	794
	Personal Fin Co 108 W Cherry St	231
Marion	Credithrift of America Inc 215 N Market	954
	Heights Fin Corp 1108-F N Carbon St	3
	Household Fin Corp 1205 Public Square	502
	Personal Fin Co 411 N Market St	658

Winnebago County

Loves Park	Credithrift of America Inc 6412 N Second St	953
	Five AVCO Fin Services Inc 6127 N Second St	431
	Heights Fin Corp 5455 N Second St	432
Rockford	Associates Cons Fin Co 206 Seventh St	762
	Beneficial Fin Co of Ill Inc 3806 E State St	85
	CIT Fin Services Inc 4221 E State St	345
	Commercial Mrtg & Fin Co 117 Seventh St	263
	Credithrift of America Inc 3006 Charles St	863
	Financeamerica Corp 202 N Church-PO Box 303	694
	Fleet Mortgage Corp 510 N Church St	301
	General Fin Corp of Ill 129 N Main St	182
	General Fin Corp of Ill 4223 E State St	591
	Heights Fin Corp 4010 E State St	488
	Household Fin Corp 2410 S Alpine Rd	761
	Illinois Fin Services Inc 7-Seventh St	196
	Norwest Fin Ill Inc 4437 E State St	455
	ITT Thorp Corp 4766 E State St	422
	ITT Thorp Corp 3219 N Main St	197

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES
SALES FINANCE AGENCY ACT

SALES FINANCE AGENCY ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	Bencharge 114 N Seventh St	143
	Clark County	
Marshall	Ford Motor Credit Co 122 South 5th Street	334
	Champaign County	
Champaign	Bencharge K-Mart Shop Plz	101
	BIMI Inc 2003 S Neil St	232
	Bishop Credit Service 202 N Neil St	211
	Coles County	
Mattoon	AA Finance Corp 117 South 19th Street	12
	Cook County	
Arlington Heights	AM Credit Corp 121 S Wilke Road	89
	Chrysler Credit Corp 121 S Wilke Road	247
	Household Retail 2400 E Oakton	115
	VW Credit Inc 121 S Wilke Road	24
Calumet City	AM Credit Corp 1700 167th St	88
	Bencharge 1086 Sibley Blvd	58
	Chrysler Credit Corp 1700 167th St	255
	Harriscorp Fin Inc River Oaks West-18	32
	VW Credit Inc 1700 167th St	25
Calumet Park	Home Owners Security Corp 1252 W 127th St	223
Chicago	Bell & Howell Accep Corp 7100 McCormick Road	401

CITY	LICENSEE	LICENSE NO.
	Cook County	
Chicago	Bencharge 4012 W 79th St	49
	Benks Auto Fin Inc 3601 W Devon Ave	135
	Cadillac Accep Co Inc 1233 N Wells St	153
	Career Credit Corp 5926 Northwest Highway	37
	Central Credit Corp 2737 W 59th St	39
	Chicago Accep Corp 3100 W Peterson	148
	CIT Fin Serv Corp 3201 N Cicero Ave	5
	CIT Fin Serv Corp 4355 S Kedzie Ave	7
	The Dartmouth Plan Inc 6200 N Hiawatha St	60
	Denton Credit Co 3223 W Irving Park Road	147
	Donald Ins & Fin Corp 4501 W Irving Park Road	274
	Excel Ins Agency Inc 9220 S Ashland Ave	313
	GOI Corp 6750 W Grand Ave	16
	Gateway Accep & Cr Corp 3100 W Peterson Ave	80
	General Elec Credit Corp 825 W North Ave	70
	HMI Credit Corp 105 W Adams St	124
	Harriscorp Fin Inc 835 N Michigan Ave	47
	Harriscorp Fin Inc 7601 S Kostner	53
	Health Spa Fin Inc 200 W Monroe St	328
	Imperial Fin Corp 2112 N Cicero Ave	2

	Cook County	
Chicago	Jaybee Accep Corp 2405 W Lawrence Ave	141
	Kenneth Accep Co 2945 N Milwaukee Ave	137
	Lincoln Invest Corp 5061 N Lincoln Ave	210
	Lowell Fin Corp 4334 W Irving Park Rd	136
	Major Motor Supply Co 1000 W 63rd St	130
	Mercantile Charge System Inc 5528 N Lincoln Ave	309
	Midland Fin Co 7541 N Western Ave	51
	Mid-Town Ins Agency Inc 1233 N Wells St	154
	North State Accep Corp 2525 W Peterson Ave	343
	Overland Bond & Invst Corp 4701 W Fullerton	76
	Percy Wilson Mrtg/Fin Corp 221 N LaSalle St	352
	Pincor Credit Corp 5841 W Dickens Ave	52
	Radcliffe Accep Co Inc 2801 N Sheffield	221
	Simone & Assoc Inc 4747 W Peterson	419
	Smith-Rothchild Fin Co 4801 W Cullom	189
	Singer Credit Corp 105 W Adams St	33
	Star Accep Ltd 3525 W Peterson Ave	258
	Stony Fin Corp 6240 S Western Ave	342
	Turner Accep Corp 4450 N Western Ave	398
	Twin Accep Co Inc 4124 N Western Ave	200
	Vehicle Banking Co 6455 S Western Ave	257
	World Book Fin Inc 510 Merchandise Mart Plz	35

	Cook County	
Chicago Ridge	Suburban Accep Co 10830 S Central Ave	99
Des Plaines	Benchargc 617 W Golf Road	91
	Guardian Fin Co Inc 815 Lee St	104
Evergreen Park	Star Fin Inc 9015 S Kedzie Ave	74
Forest Park	Joyce Accep Corp 7652 W Madison St	262
Hickory Hills	CIT Fin Serv Corp 8621 W 95th St	83
Hillside	AM Credit Corp 4415 W Harrison St	81
	Chrysler Credit Corp 4415 W Harrison	131
	Harriscorp Fin Inc 101 N Wolf Rd	57
	JRC Finance Co 4414 W Roosevelt Road	103
	VW Credit Inc 4415 W Harrison	23
Homewood	Bencharge 18119 Dixie Hwy	121
Lansing	Ford Motor Credit Co 2200 E 170th Street	316
Matteson	Harriscorp Fin Inc TFW 128-Lincoln Mall	22
Mt Prospect	Harriscorp Fin Inc Randhurst Ctr	41
Niles	Harriscorp Fin Inc 500 Golf Mill	72
Norridge	Harriscorp Fin Inc 4216 Harlem Ave	71
Northfield	Eagle Finance 820 Frontage Road	30
Oak Lawn	Bencharge 9600 S Cicero Ave	132
	First Republic Fin Co 9313 S Cicero Ave	140
	Gen Mtrs Accep Corp 5540 W 111th Street	185
	United Accep Corp 4735 W 103rd Street	50

	Cook County	
Olympia Fields	Harold Fin Co 2525 W Lincoln Highway	42
Orland Park	Gen Elec Cr Corp 66 Orland Square Drive	105
	Harriscorp Fin Inc 508 Orland Square	59
Palatine	Bencharge 648 E Northwest Hwy	139
	CIT Fin Services Corp 825 E Dundee Road	6
	S & J Invstm Corp 330 W Colfax St	15
Park Ridge	Ford Motor Credit Co 205 West Touhy	62
	Gen Motors Accep Corp 444 N Northwest Highway	183
	Park Ridge Charge Central 3 S Prospect Ave	388
Richton Park	Gift Services Inc 3919 Sauk Trail	312
Rolling Meadows	Gen Electric Credit Corp Algonquin & 53	100
Roselle	Allis-Chalmers Credit Corp 675 E Irving Park Rd	310
Schaumburg	Bencharge 825 W Higgins Rd	145
	Borg-Warner Accep Corp 1355 W Remington	93
	Borg-Warner Accep Corp 1305 E Remington	123
	Borg-Warner Accep Corp 1355 W Remington	224
	CIT Fin Services Corp 1221 E Golf Road	34
	Citicorp Accep Co Inc 999 Plaza Drive	45
	Citicorp Accep Co Inc 999 Plaza Drive	122
	Gen Elec Credit Corp 1733 Woodfield Road	347
	Gen Mtrs Accep Corp 2050 Algonquin Road	193
	Harriscorp Fin Inc E-113 Woodfield Mall	19

	Cook County	
Schaumburg	Intrn'tl Harvester Cr Corp 600 Woodfield	127
	Westinghouse Cr Corp 939-A N Plum Grove Road	176
	Yegen Assoc Inc 999 Plaza Drive	77
Skokie	Gen Mtrs Accep Corp 8707 Skokie Blvd	187
	Harriscorp Fin Inc 133 Old Orchard Road	14
	Ponway Fin Corp 7501 N Lincoln Ave	118
South Barrington	Ford Mtr Cr 33 W Higgins	36
Tinley Park	Bencharge 17127 S Harlem Ave	149
Westchester	Gen Mtrs Accep Corp 10330 Roosevelt Road	190
Wheeling	Bencharge 111 N Wolf Rd	151
	Wickes Credit Corp 351 W Dundee Road	385
	DuPage County	
Bloomingdale	Harriscorp Fin Inc 425 Stratford Square	8
Bolingbrook	Bencharge 595 N Pinecrest	98
Burr Ridge	Ford Motor Credit Co 455 Frontage Road	61
Bensenville	Bencharge 215 W Grand Ave	155
Downers Grove	Bencharge 1028 Curtiss St	95
	General Elec Corp 1013 Butterfield Road	29
	General Elec Credit Corp 1307 Butterfield Road	20
Elmhurst	Bencharge 193 N York Rd	109
Glendale Heights	CIT Fin Serv Corp 2182 Gladstone Ct	78
Hinsdale	JK Financial Service 911 N Elm	160

	DuPage County	
Itasca	WWV Inc 500 Park Blvd	159
Lombard	Appliance Buyers Cr Corp 100 Progress Road	227
	Borg-Warner Accep Corp 477 E Butterfield Road	396
	General Mtrs Accep Corp 2200 S Main Street	44
Oakbrook	Bencharge 1010 Jorie Blvd	157
	JI Case Credit Corp 1200 Harger Road	1
	JI Case Company 1200 Harger Road	79
	Harriscrop Fin Inc 252 Oakbrook Center	73
	Intrntl Harvester Cr Corp 903 Commerce Dr	128
Villa Park	CIT Fin Serv Inc 126 W Roosevelt Road	9
	Jackson County	
Carbondale	General Motors Accep Corp 1215 W Main St	186
	Jefferson County	
Mt Vernon	The Colwell Co 2929-A Broadway	425
	Kane County	
Aurora	Bencharge 347 E Indian Trail	156
	E-Z Financial Corp 1240 N Lake St	67
	Harriscorp Finance Inc 1014 Fox Valley Center	18
Elgin	Bencharge 100 E Chicago St	106
	Gen Fin Co of Ill 139 S Grove	357
St Charles	Park Accep Corp 2525 E Main St	241
	Kankakee County	
Kankakee	McBroom Cadillac AMC 830 S Main Street	133
	Knox County	
Galesburg	Bencharge 235 E Main St	119
	Lake County	
Barrington	Home Furnishings Accep Corp 200 Applebee Street	4
Deerfield	Borg-Warner Accep Corp 104 W Wilmot Road	108
	General Motors Accep Corp 707 Lake Cook Road	112
Highland Park	Dearborn Accep Co 508 Central Ave	138
Libertyville	Bencharge 703 N Milwaukee Ave	125
	Deutsche Credit Corp 800 S Milwaukee Ave	110
Waukegan	Bencharge 335 S Greenbay Rd	150
	Harriscorp Fin Inc 125-D Lakehurst	31
Vernon Hills	Harriscorp Fin Inc H-17 Hawthorn Center	21
	LaSalle County	
Ottawa	Bencharge 108 W Madison St	134
	Macon County	
Decatur	Bencharge 1427 E Mound Road	152
	Ford Motor Credit Co 151 E Decatur	63
	General Motors Accep Corp 440 N Monroe	184
	Madison County	
Edwardsville	Security Credit Corp 121 Hillsboro Ave	236
Granite City	Bencharge 1314 Niedringhaus Ave	120
	McLean County	
Normal	Bencharge 1503 E College Ave	92

	McHenry County	
Crystal Lake	Bencharge 372 Virginia Ave	84
	Peoria County	
Peoria	Appliance Buyers Credit Corp 8400 N Pioneer Parkway	226
	Bencharge 3927 N University Ave	142
	Borg-Warner Accep Corp 7820 N University	384
	CIT Fin Services Corp 4507 N Sterling Ave	94
	Intrn'tl Harvester Cr Corp 1700 W Luthy Drive	126
	Peoria Accep Corp 2800 W Farmington Road	360
	Richland County	
Olney	H & H Fin Company 528 S Whittle Ave	323
	Rock Island County	
East Moline	John Deere Co of Moline 1400 13th Street	55
Moline	Bencharge 3614 23rd Ave	129
	General Mtrs Accep Corp 3440 38th Avenue	194
	Sangamon County	
Springfield	Bencharge 2 Drawbridge Rd	146
	Sangamon County	
Springfield	CIT Fin Services Corp 2387 W Monroe	97
	St Clair County	
Belleville	CIT Fin Serv Corp 6401 "F" West Main	87
East St Louis	Miller-Senate Fin Co 327 Missouri Ave	178
Fairview Heights	Bencharge 20 Crossroads Center	116
	Wayne County	
Fairfield	Fairway Fin Co 500 S 1st Street	75
	Will County	
Joliet	Bencharge 3111 W Jefferson	54
	CIT Fin Services Corp 2222 Plainfield Road	48
	General Motors Accep Corp 260 N Larkin Ave	188
	Tri State Fin Corp 100 S Larkin	46
Plainfield	Crest Accep Co 23011 W Lincoln Hwy	292
	Winnebago County	
Rockford	Bencharge 3806 E State St	144
	CIT Fin Services Corp 4221 E State St	96

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES
SALES FINANCE AGENCY ACT
OUT-OF-STATE

SALES FINANCE AGENCY ACT

Out-of-State Licensees

CITY	LICENSEE	LICENSE NO.
	Florida	
Ft Lauderdale	Sunburst Financial Corp 1150 N Federal Highway	11
	Georgia	
Atlanta	GE Credit Corp Corporate Square Bldg #2	389
	Indiana	
Evansville	AM Credit Corp 4901 Tippecanoe Dr	90
	Chrysler Credit Corp 4901 Tippecanoe Dr	254
	VW Credit Inc 4901 Tippecanoe Dr	26
Hammond	Dial Finance Co of Ill 6947 Indianapolis Blvd	40
Indianapolis	AM Credit Corp 9247 N Meridian St	82
	Chrysler Credit Corp 9247 N Meridian St	326
	Limited Credit Card Svcs Inc 2300 Southeastern Ave	3
	VW Credit Inc 9247 N Meridian St	27
	Iowa	
Bettendorf	Ford Motor Credit Co 825 Middle Road	64
Des Moines	AM Credit Corp 4685 Merle Hay Rd Suite 206	86
	Chrysler Credit Corp 4685 Merle Hay Rd Suite 206	314
	Dial Financial Corp 340 SW Eighth St	NONE
	VW Credit Inc 4685 Merle Hay Rd Suite 206	28
	Kansas	
Overland Park	Borg-Warner Accep Corp 8900 Indian Creek Pky Bldg 6	320
	Kentucky	
Henderson	Ford Motor Credit Co 319½ Eighth St	66
	Maryland	
Baltimore	Commercial Credit Corp 300 St Paul Place Charle St	43
	Michigan	
Dearborn	Ford Motor Credit Co The American Rd	NONE
Grand Rapids	Foremost Fin Svcs Corp 5800 Foremost Dr SE	117
	Minnesota	
Minneapolis	Federal Equity & Accep Corp 3158 Snelling Ave South	111
	Missouri	
Cape Girardeau	Ford Motor Credit Co 2851 Independence	65
Earth City	Ford Motor Credit Co 4203 Earth City Expressway	68
	Greentree Acceptance Inc 502 Earth City Expressway	107
Florrisant	B–W Acceptance Corp 4443 N Highway	275
Maryland Heights	Appliance Buyers Cr Corp 11522 Rock Island Inds Ct	245
St Louis	AM Credit Corp 12115 Lackland Rd	85
	Chrysler Credit Corp 12115 Lackland Rd	248
	Citicorp Acceptance Co Inc 666 Mason Ridge Center Dr	102
	Household Fin Corp 3558 S Grand Ave	NONE
	General Motors Accep Corp 10199 Woodfield Lane	196
	VW Credit Inc 12115 Lackland Dr	38

	Missouri	
St Louis	Westinghouse Credit Corp 8050 Watson Rd	421
	New York	
Garden City	The Dartmouth Plan Inc 1301 Franklin Ave	66
Great Neck	The Gramaton Investors Corp 350 Northern Blvd	69
	Ohio	
Canton	GE Credit Corp 4875 Higbee Ave NW	318
	GE Credit Corp 4875 Higbee Ave NW	317
Cincinnati	GE Credit Corp 4010 Executive Park Drive	113
	GE Credit Corp 4370 Malsbury Rd	10
	Ohio	
Cincinnati	Midland Guardian Co 111 E Fourth St	367
Wooster	Fair Finance Co 100 Public Square	158
	Rhode Island	
Smithfield	GE Credit Corp 2 Thurber Blvd	114
	Texas	
Dallas	Assoc Fin Svc Co of TX Inc 2655 Villa Creek Dr	17
	Wisconsin	
Madison	General Motors Accep Corp 6601 Grand Teton	195
West Bend	Dart Industries Inc 400 Washington	407

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT
ROSTER OF LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

Roster of Licensees

CITY	LICENSEE	LICENSE NO.
	Cook County	
Chicago Heights	Budget Way Inc 195 Joe Orr Rd	C–15
Skokie	Security Enterprises 8016 N Lincoln Ave	C–8
	Kankakee County	
Kankakee	CAB Services Inc 105 E Court St	C–4
	Lake County	
Waukegan	Financial Counselors 1733 Washington St	C–21
	Nat Budget Counselors 2835 Belvidere Rd	C–31
	LaSalle Co	
Streator	Am Counseling Svc 115 Armory Ct	C–12
	Logan County	
Lincoln	Kennedy's Budget Counselors 320 Clinton St	C–5
	Macon County	
Decatur	Decatur Budget Counselors 124 S Main St	C–3
	McLean County	
Bloomington	Budget Counselors 219 N Main St	C–14
	Richland County	
Olney	Olney Recovery Svc Inc 114 S Fair St	C–9
	Stephenson County	
Freeport	Professional Cr Coun Svc 103 N Chicago Ave	C–2
	JF Twigg Accounting Svcs Inc 1006 S Locust	C–6
	Will County	
Joliet	Joliet Budget Advisers Inc 58 N Chicago Ave	C–18
	Williamson County	
Marion	Area Budget Counselors 301 N Van Buren	C–7
	Winnebago County	
Loves Park	Credit Adviser's Inc	C–11

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES
FOREIGN EXCHANGE

FOREIGN EXCHANGE LICENSEES

LICENSEE	LICENSE NO.
Chicago, Illinois	
Crawford Chicago Corp 6400 S Pulaski	56
Deak Perara 17 N Dearborn	55
Regent of Illinois Inc 2003 W Montrose Ave	58
Rizal Forex Inc 30 N Michigan	57

LICENSEE	LICENSE NO.
New York, New York	
American Express Co American Express Plaza	50
Thomas Cook Bankers 11 W 42nd St	51
Pekao Trading Co 225 Park Ave	53

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES
SAFE DEPOSIT

SAFE DEPOSIT LICENSEES

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Rankin Safety Deposit Vaults 7 Taylor St	6
	Cook County	
Chicago	Brom Realty Co 1857 W 51st St	140
	Fairfield Realty & Ins Agency 2729 W Cermak	3
	Kooney Realty Co 4758 S Ada	82
	Pulaski Safety Deposit Box Co 3154 S Morgan	2
	Chas Ringer Safety Vault Co 7915 S Exchange Ave	88
	Safe Deposit Corp of America 70 W Elm	1
	JA Sierocinski Safe Deposit Co 3960 W 26th St	30
	Wacker Drive Safe Deposit Co 20 N Wacker	9
Cicero	Sobotka-Jaros Agency & Loan 5823 W Roosevelt Rd	58
Desplaines	Security Storage Corp 733 Lee St	183
Matteson	Campe Associates 3610 W 216th St	106
	DuPage County	
Lombard	National Security Vault Co 555 E Butterfield Rd	5
West Chicago	DuPage Safe Deposit Co 105 E Roosevelt Rd	8
	LaSalle County	
Streator	Citizens Loan & Finance Co 117 N Monroe	104
	Lawrence County	
St Francesville	AJ Bowman Agency Inc 620 Main St	4
	Wabash County	
Mt Carmel	Mt Carmel Safe Deposit Corp 1611 College Drive	192
	Will County	
Joliet	Illinois Securities Co 66 N Chicago St	81
	Winnebago County	
Rockford	Commercial Mrtg & Fin Co 115 Seventh St	33

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY 83 LICENSEES
SALE OF EXCHANGE

SALE OF EXCHANGE LICENSEES

CITY	LICENSEE	LICENSE NO.
	California	
San Francisco	B/A Cheque Corp One Powell St	12
	Bankamerica Corp 555 California St	13
	Illinois	
Elgin	1st Chicago Cheque Corp PO Box 2016	16
Rock Island	Financial Services Corp 230 18th St	15
	Minnesota	
Minneapolis	Travelers Express Co 5075 Wayzata Blvd	2
	New York	
New York	Am Exp Tvl Related Svc Inc Am Express Plaza	6
	Chase Manhattan Corp 80 Pine St	17
	New York	
New York	Citicorp Services Corp 717 Fifth Ave	10
	Citicorp 717 Fifth Ave	11
	Thomas Cook Inc 11 W 42nd St	5
	Societe Francoise du Cheque de Voyage American Express Plaza	4
	Travelers Cheque Assoc Ltd American Express Plaza	7
	Texas	
Irving	Assoc Fin Express Inc 1148 Luke St	9
Dallas	Republic Money Orders St Paul & Pacific Streets	3

DEPARTMENT OF FINANCIAL INSTITUTIONS

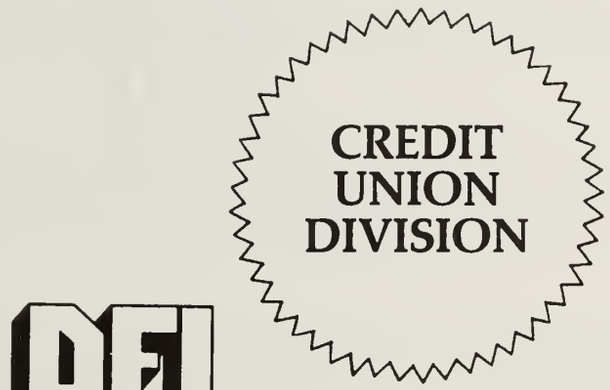
CONSUMER CREDIT DIVISION

TITLE INSURANCE COMPANIES

Certified in Illinois

TITLE INSURANCE COMPANIES
Certified In Illinois

CITY	COMPANY
	California
Los Angeles	Ticor Title Insurance Co 6300 Wilshire Blvd
Panorama City	Safeco Title Insurance Co 13640 Roscoe Blvd
San Francisco	Transamerica Title Insurance Co 600 Montgomery St
Santa Anna	First American Title Insurance Co 421 N Main St
	Florida
Miami	American Title Insurance Co 1101 Brickell Ave
	Illinois
Champaign	Attorney's Title Guaranty Fund Inc 2408 Windsor Place
Chicago	Chicago Title Insurance Co 111 W Washington St
	Chicago Title & Trust Co 111 W Washington St
Woodstock	McHenry County Title Insurance Co 101 N Throop St
	Michigan
Troy	1st Am Title Ins Co of Mid America 1850 W Big Beaver Rd
	Minnesota
Edina	Universal Title Insurance Co 5776 Lincoln Drive
Minneapolis	Title Insurance Co of Minnesota 400 Second Ave South
	New York
New York	US Life Title Ins Co of New York 125 Maiden Lane
	North Carolina
Chapel Hill	Midwest Investors Title Insurance Co 137 E Rosemary St
	Pennsylvania
Philadelphia	Commonwealth Land Title Ins Co 8 Penn Center
	Texas
Houston	Stewart Title Guaranty Co 2200 W Loop South
	Virginia
Richmond	Lawyers Title Insurance Corp 6630 W Broad St



DFI

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Credit Union Division

The Credit Union Division is responsible for enforcement of the Illinois Credit Union Act to insure the safety and soundness of the over $2.76 Billion that 1.5 Million Illinois citizens have on deposit at their credit unions.

The Act requires the annual examination of each credit union's books and records by either the Department of Financial Institutions or a CPA approved by the Department. In FY 83, approximately 52% of the active credit unions received their annual examination from the State with the remaining 48% having their annual examination completed by a CPA.

All examinations, upon completion, are forwarded to the Department for review followed by each credit union Board of Directors receiving a letter addressing any areas of concerns or problem areas identified in the exam as requiring attention.

In addition to the examination responsibilities, the Division supervises the merger and liquidation of credit unions; is impowered to issue Orders of Cease and Desist, Suspension and Removal of Officers and Directors under certain circumstances; and approves all amendments to credit union Articles of Incorporation and By-Laws.

By February 1 of each year each credit union must make an annual report of their financial statement to the Department. A compilation of the data from these year-end reports provides the basis for the financial statistics reported here.

Financial Review *

1982 was a challenging year for credit unions. The economy forced several manufacturing plants to close and left their credit unions to manage loan portfolios whose repayment was in large part dependent on employees seeking work and without the benefit of payroll deduction. The composite delinquency rate increased from 2.8% of total loans at the beginning of 1982 to 5.8% at year-end.

New loans granted in 1982 decreased 14.8% over 1981 down from $1,243,151,139 to $1,058,942,244 while the loan to share ratio declined to 62.1% down from 76.3% at year-end 1981. To appreciate the role of the economy and the soft loan demand in 1982 one only has to think back to 1979 when the loan to share ratio was 93.5% and income from loans comprised 86.5% of total income. The income from loans in 1982 comprised 67.1% of total income with the remaining 32.9% largely from investments.

The deregulation of the usury rates in September 1981, allowed credit unions as well as all financial institutions to price their loan rate to the market which resulted in an increase in the yield on average loans outstanding to 13.4% compared to 12.7% in 1981. The yield on average assets other than loans decreased in 1982 to 10.0% down from 13.6% in 1981. This decrease was in large part due to the dramatic drop in interest rates available to credit unions on their investments during the last 6 months of the year. The overall yield on average assets remained the same as last year at 12.5% with the higher yield on loans counterbalanced by the lower average yield on investments.

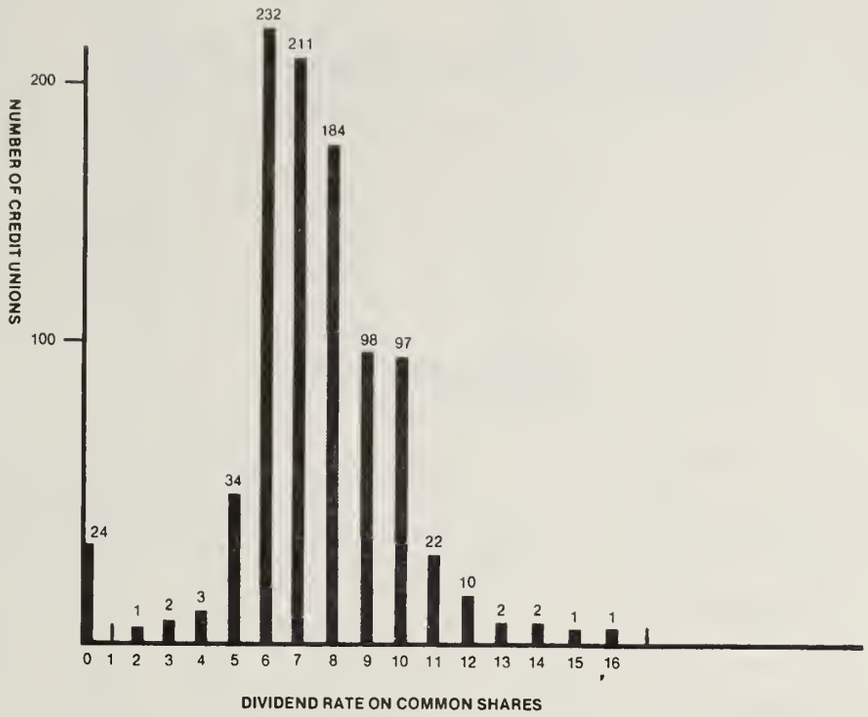
While 1981 was the first year since 1977 that the net margin between yield on average assets and dividend expense on average shares had increased, this net margin decreased by .1% in 1982 due to a higher dividend expense on average shares of 8.5% compared to 8.4% last year as illustrated below:

	1980	1981	1982
Yield on Average Assets	10.8%	12.5%	12.5%
Dividend on Average Shares	7.3	8.4	8.5
Net Margin	3.5%	4.1%	4.0%

Credit Unions have provided an attractive alternative to other financial institutions regarding the dividends paid to shareholders. The following graph illustrates the distribution of dividends the 924 credit unions paid to shareholders on common shares (passbook savings).

Of the 924 credit unions, 828 or 90% returned dividends in excess of the 5.50% maximum rate of interest allowed by other financial institutions.

* January to December 1982



Patterns of Share Growth

The Table below illustrates the increasing importance of classes of shares and share drafts over the last 5 years. Two columns are provided for 1982, column A for all 924 credit unions and column B with the share deposits of United Airlines Employees Credit Union totaling $451,947,880 (of which 95.3% are common shares) deleted.

Share Category	**1978**	**1979**	**1980**	**1981**	**1982 (A)**	**1982 (B)**
Common	93.9%	90.1%	83.5%	76.8%	76.6%	72.5%
Classes	4.8	8.2	14.2	20.0	19.8	23.1
Share Drafts	1.3	1.7	2.3	3.2	3.6	4.4
Total	100%	100%	100%	100%	100%	100%

(A) Shares of all Credit Unions.
(B) Shares with United Airlines Employees Credit Union deleted.

Income and Expense

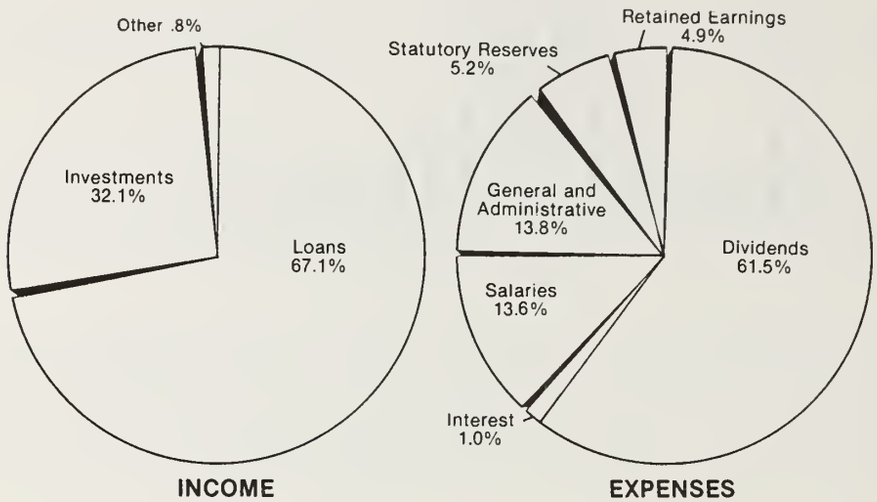
The percentage of total income derived from loans fell approximately 4% from 71.1% in 1981 to 67.1% in 1982. Soft loan demand in 1982 resulted in 38.8% of assets in the form of investments up significantly from 26.5% in 1981.

The sharp drop in rates available to credit unions on their investments during the last half of 1982 and the somewhat higher dividends paid to shareholders resulted in a drop in the percentage of gross income transfered to Reserves and Undivided Earnings from 11% in 1981 to 10% in 1982.

A summary of the major consolidated income and expense allocations is as follows:

INCOME AND EXPENSE

Distribution for Illinois Credit Unions in 1982



Loan Delinquency

1982 was a challenging year for credit unions. Several sponsor plants closed or experienced heavy layoffs or employee strikes which hit the automotive and construction industry especially hard. As of the writing of this report, the employee strike at several Caterpillar plants across Illinois is in its 6th month. Loans delinquent 2 months or more at year-end totalled $91,747,273 or 5.8% of total loans outstanding at year-end up drastically from 2.8% in 1981.

While loan delinquency increased in 1982, the year showed significant improvement as far as net-chargeoffs as a percent of income and the provision for loan loss expense were concerned. Net-chargeoffs as a percent of income decreased from 4.7% in 1981 to 3.1% in 1982 and provision for loan loss expense decreased 12.7% to $11,976,235 or 3.7% of gross income as compared to 4.7% of gross income in 1981.

Real Estate Lending

The Credit Union Act was amended in October 1974 to permit credit unions with assets in excess of $1.0 million to make loans to members secured by real estate. The following table summarizes this lending activity. (Columns 3-6 are statistics only from credit unions shown in column 2 which reported outstanding real estate loans.)

Year	CU's with Assets of $1.0 Million or more	CU's Reporting R.E. Loans	Total Real Estate Loans at 12/31 (000's)	% of Loans at 12/31 —	Real Estate Loans Made during year (000's)	% of All Loans Extended	Real Estate Loans as % Of All CU loans
1975	228	7	$ 588	2.4%	$ 590	3.5%	.06%
1976	248	11	$18,861	13.0%	$18,868	16.9%	1.7 %
1977	282	21	$43,725	15.3%	$22,197	11.8%	3.2 %
1978	300	21	$65,024	18.1%	$25,172	10.9%	4.0 %
1979	310	23	$66,246	16.1%	$19,173	8.4%	3.7 %
1980	304	25	$72,362	17.9%	$10,043	5.4%	4.5 %
1981	307	28	$79,321	17.9%	$ 9,740	4.0%	4.8 %
1982	332	27	$77,255	17.8%	$ 5,907	3.0%	4.9 %

Due to a change in reporting forms, the 1980 totals are only for first mortgage loans. Previous year's data includes both first and second mortgage lending.

The lack of widespread real estate lending is suggested by the small number of eligible credit unions making such loans. As in previous years approximately two-thirds of the activity reported was by Construction Equipment Credit Union (formerly Caterpillar Employees), Peoria.

Share Insurance

The Illinois Credit Union Act required all Illinois chartered credit unions to make application for share insurance no later than December 31, 1981 and receive a commitment for share insurance by December 31, 1984.

At year-end 1982 there were 893 insured credit unions of which 840 had share insurance through the National Credit Union Administration (NCUA) and 53 had insurance with the National Deposit Guarantee Corporation (NDGC). The remaining 31 credit unions with total shares of approximately $5 million had requested extensions of time to correct the deficiencies and reapply.

Credit Union Merger Summary
1982–83 Fiscal Year

Cancel Date	Charter Date	Name	Assets (000's)	Surviving Credit Union
07/01	1953	AMA Employees	$ 739	Central of Illinois
07/01	Federal	D.C.I. Federal	268	Archer Heights
07/12	1934	West Pullman Works Employees	4,528	Paysaver
07/19	Federal	Bowen Federal	88	ASH Employees
07/28	1958	M.C.E.A.	46	Area Educational
08/01	1934	Libby	960	Acme Continental
08/01	1952	Sims	103	Acme Continental
08/09	1969	Redco Employees of Peoria	34	Peoria Graphic Arts
08/27	1939	Hole Hog	114	International Harvester–East Moline
09/01	Federal	Mt. Vernon Good Samaritan Hospital Federal	174	Illinois Hospital Employees
09/01	1936	Three Thirty Three	88	Paysaver
09/03	1931	Desaulniers	371	International Harvester Farmall
10/01	1935	Savannah Milwaukee Railroad	4,965	George J. Tinnes
10/01	1950	NAIRE	616	Federal Center Employees
10/01	1936	South Works Employees	16,154	Tech-Adm & Central Mills Div Federal
11/01	1941	Rock Tool	247	Greenlee Employees'
11/01	1940	J.R.C.	229	Central of Will County
11/05	1953	Joseph Kuhn Employees	61	Illinois Central Gulf Ill Div
12/01	1939	Meyercord Employees	403	DuPage Schools
12/01	1939	Purolator Armored	70	Paysaver
12/02	1947	Butler Employees	1,621	Galesburg Chapter
12/02	1951	I.S.T. Employees	273	Galesburg Chapter
12/02	1973	Monmouth Packing House Workers	113	Galesburg Chapter
12/08	1980	O.F.O.M.C.	191	Central of Illinois
01/01	Federal	Chicago PDAA Federal	1,597	Federal Center Employees
01/01	1941	Unity	76	Suburban Federal
01/01	1953	Rose Employees	114	Archer Heights
01/01	1955	House of Stainless	37	Archer Heights
01/01	1930	Burr Oak (RIL)	99	Central of Illinois
01/01	Federal	Metro Cash & Carry Emp Federal	7,361	Central of Illinois
01/01	1953	Combined Employees	1,200	Paysaver
01/04	1975	Northwest Schools	86	Rock Island Arsenal Federal
01/06	1957	Casey Manufacturing Company Emp	12	Greenup Manufacturing Co Emp
01/12	1947	KCGE	418	Gale Employees
01/20	1966	East Moline Silvis Municipal Emp	160	John Deere Foundry
01/21	1971	Eastgate Industrial Site	181	Esco Danville Emp
02/01	1955	Brookside	117	Proviso Township Schools
02/01	1945	Precision Castings Co–Globe Imperial	101	Northern Illinois
02/10	1971	Abbco–Galesburg	89	Galesburg Chapter
02/25	1952	Industrial	2,075	Processors
02/25	1973	Galva Foundry Employees	30	International Harvester Farmall
03/01	1974	Illinois Iowa Teamsters	151	Plow & Planter Employees
03/15	Federal	International Office Federal	179	Central of Illinois
04/01	1953	Follett Employees	101	Diesel
05/01	1930	Combined Members	525	Paysaver
05/05	1935	Williams White	371	Farmall
06/01	Federal	American Hospital Federal	165	Central of Illinois
06/01	Federal	Title Federal	74	DuPage Schools
06/15	1974	Weise Associates	311	Bergner Associates
06/30	1942	E.J. & E. Ry	215	E.J. & E. Employees Federal
06/30	1940	Duncan Employees	312	Altonized Federal

Credit Union Liquidation Summary
1982–83 Fiscal Year

Cancel Date	Charter Date	Name	Shares	Charter #	Procedure
07/01	1957	Midland Ross	84	1962	Voluntary
01/26	1955	Blue Bell Employees	36	1766	Involuntary
01/27	1938	Tay Fore	428	534	Voluntary
02/15	1939	Harper Employees	171	629	Involuntary
05/17	1961	1129	314	2237	Voluntary

Illinois Credit Union Five Year Summary

At Year End ($000's omitted)	1978	1979	1980	1981	1982
Total Assets	$2,023,981	$2,161,387	$2,262,949	$2,367,852	**$2,756,230**
Total Loans	$1,606,083	$1,762,501	$1,617,661	$1,630,919	**$1,574,659**
Total Shares	$1,772,535	$1,886,043	$2,050,300	$2,136,733	**$2,533,064**
Total Dividends Paid	$ 105,003	$ 119,322	$ 144,228	$ 175,562	**$ 197,429**
Total All Reserves	$ 143,693	$ 154,706	$ 161,286	$ 180,986	**$ 200,900**
Significant Ratios	**1978**	**1979**	**1980**	**1981**	**1982**
Total Reserves/Assets	7.1%	7.2%	7.1%	7.6%	**7.3%**
Total Reserves/Loans	8.9%	8.8%	10.0%	11.0%	**12.8%**
Loans/Shares	90.8%	93.5%	78.9%	76.3%	**62.1%**
Loans/Assets	80.2%	81.6%	71.5%	68.9%	**57.1%**
Operating Expense/Total Income	32.7%	34.2%	31.0%	28.6%	**32.5%**
Net Charge-offs/Total Income	3.2%	5.0%	4.9%	4.7%	**3.1%**
Dividends/Total Income	55.9%	56.0%	60.1%	60.5%	**61.5%**
Yield on Average Loans	10.8%	10.9%	11.3%	12.7%	**13.4%**
Dividends/Average Shares	6.3%	6.8%	7.3%	8.4%	**8.5%**
Net Margins: Loans-Dividends	4.5%	4.1%	4.0%	4.3%	**4.9%**
Actual/Potential Members	41.4%	42.0%	40.3%	33.0%	**39.0%**
Number of: Credit Unions	1,063	1,035	996	960	**924**
Members	1,354,048	1,406,798	1,432,594	1,446,075	**1,444,328**
New Charters	5	3	6	6	**5**
Mergers	23	18	30	33	**33**
Liquidations	14	13	15	9	**8**
Conversions	—	—	—	—	**—**

State of Illinois
State Chartered Credit Unions

Summary of Significant Changes
(Figures as of December 31)

	1981	1982	% Change
Credit Unions	960	924	– 3.7%
Members	1,446,075	1,444,328	—
Assets	$2,367,852,235	$2,756,229,994	+ 16.4%
Total Shares	$2,136,733,513	$2,533,064,114	+ 18.5%
Total Dividends	$ 175,561,828	$ 197,429,281	+ 12.5%
Total New Loans	$1,243,151,139	$1,058,942,244	– 14.8%

Ratios From the Consolidated Financial Statements

	1981	1982	Increase/ (Decrease)
Res. & Surp. to Assets	7.6%	7.3%	– .3%
Res. & Surp. to Loans	11.0%	12.8%	+ 1.8%
Loans to Total Shares	76.3%	62.1%	– 14.2%
Non-Risk Earn. Assets/Shares	34.5%	44.4%	+ 9.9%
Operating Exp. to Total Income	28.6%	32.5%	+ 3.9%
Div. to Total Income	60.5%	61.5%	+ 1.0%
Net Charge off Loans to Total Income	4.7%	3.1%	– 1.6%
Loans 2 mo. or more delinquent/Total Loans	2.8%	5.8%	+ 3.0%
Yield on Ave. Loans Outstanding	12.7%	13.4%	+ .7%
Div. Rate on Ave. Share Outstanding	8.4%	8.5%	+ .1%

New Charters Granted 1982

Charter #	Date	Name	Common Bond	Location
2500	01/82	NARDA	Associational	Chicago
2501	01/82	Centralia Correctional Center	Occupational	Centralia
2502	03/82	Sangamon State University	Occupational	Springfield
2503	07/82	MADCO	Occupational	Edwardsville
2504	11/82	Park Manor UCC	Associational	Chicago

Illinois Credit Unions
Statistical Summary — Percentage Distribution of Consolidated Balance Sheets and of Income Statements

	1978	1979	1980	1981	1982
ASSETS					
Non-Risk Investments	18.2%	15.4%	27.1%	26.5%	**41.4%**
Loans	80.2%	81.6%	71.0%	68.3%	**56.5%**
All Fixed Assets	.9%	1.1%	1.2%	1.4%	**1.3%**
Other	.7%	1.9%	.7%	3.8%	**.8%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
LIABILITIES AND EQUITY					
Notes Payable	3.7%	5.1%	1.8%	1.7%	**.7%**
All Other Liabilities	1.6%	.5%	1.0%	1.1%	**.7%**
Common Shares	82.1%	78.6%	75.7%	69.2%	**70.4%**
Class of Shares	5.5%	8.6%	14.9%	21.0%	**21.6%**
Regular Reserve	4.1%	4.3%	3.7%	3.6%	**3.2%**
Retained Earnings	3.0%	2.9%	2.9%	3.4%	**3.4%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
INCOME					
Net Loan Income	83.9%	86.5%	79.8%	71.1%	**67.1%**
Investments	15.8%	14.3%	19.5%	27.6%	**32.1%**
Other (including gains & losses)	.3%	(.8%)	.7%	1.3%	**.8%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
EXPENSES					
Salaries & Benefits	13.2%	14.1%	14.0%	13.4%	**13.6%**
General & Administrative	16.2%	15.8%	15.0%	14.0%	**13.8%**
Interest	3.3%	4.3%	2.0%	1.2%	**1.0%**
Total	32.7%	34.2%	31.0%	28.6%	**28.4%**
Dividends	55.9%	56.0%	60.1%	60.5%	**61.5%**
Regular Reserve & Loan Loss Provision	8.4%	7.7%	6.9%	6.5%	**5.2%**
Undivided Earnings	3.0%	2.1%	2.0%	4.4%	**4.9%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**

State of Illinois
State Chartered Credit Unions
Consolidated Balance Sheet
December 31, 1981 and December 31, 1982
(In Thousands of Dollars)

	1981	1982	Analysis of 1982 Totals
ASSETS			
Cash on Hand & in Banks	$ 43,380	$ 54.085	
Common Trust Investments	53,545	68,646	
S & L and Bank Investments	102,053	446,659	40.8%
U.S. Gov. & Agcy. Oblig.	231,396	187,868	
Shares of Other C.U.	5,301	5,635	
Dep. in Central C.U.	190,932	360,957	
Loans to Other C.U.	239	165	
Loans to Members	1,631,085	1,574,659	56.5%
(Allow. for Loan Losses)	(14,720)	(16,691)	
Furn.-Fix. (Less Depr.)	10,601	12,057	
Land & Build. (Less Depr.)	21,895	24,120	2.7%
Other Assets	92,145	38,070	
Total Assets	$2,367,852	$2,756,230	100.0%
LIABILITIES			
Accounts Payable	$ 4,732	$ 5,451	0.2%
Notes Payable	40,048	19,972	0.8%
Dividends Payable	13,847	10,832	0.4%
Other Liabilities	6,226	2,658	0.0%
Total Liabilities	$ 64,853	$ 38,913	1.4%
NET WORTH			
Common Shares	$1,639,955	$1,940,259	70.4%
Other Classes of Shares	428,180	500,135	18.1%
Share Draft Accts.	68,598	92,671	3.4%
Regular Reserve	84,548	89,518	3.2%
Undivided Earnings	41,583	47,871	1.8%
Other Reserves	40,135	46,863	1.7%
Total Net Worth	$2,302,999	$2,717,317	98.6%
Total Liabilities - Net Worth	$2,367,852	$2,756,230	100.0%

State of Illinois
State Chartered Credit Unions
Consolidated Statement of Income and Expense
For the years ending December 31, 1981 and December 31, 1982
(In Thousands of Dollars)

	Dec. 31 1981	Dec. 31 1982	Analysis of 1982 Total
INCOME			
Interest - Members' Loans	$ 206,617	$ 215,299	67.1%
(Less Interest Rebates)	(442)	(811)	(0.3%)
Interest - Investments	80,209	102,957	32.1%
Gain (Loss) - Sale of Invest.	427	---	
Other Income	3,364	3,480	1.1%
Total Income	$ 290,175	$ 320,925	100.0%
EXPENSES			
Salaries and Benefits	$ 38,767	$ 43,506	13.6%
Insurance (Less Rebates)	10,431	10,730	3.3%
Interest on Borrowed Money	3,565	3,398	1.1%
Dividends	175,562	197,429	61.5%
Provision for Loan Losses	13,729	11,976	3.7%
Office Operation Expense	10,919	12,625	4.0%
Other Expenses	19,164	20,725	6.4%
Total Expenses	$ 272,137	$ 300,389	93.6%
Net Earnings	$ 18,038	$ 20,536	
Distribution of Net Earnings			
Regular Reserve	$ 5,300	$ 4,829	1.5%
Surplus Accounts	12,738	15,707	4.9%
Total Distributed	$ 18,038	$ 20,536	100.0%

State of Illinois
State Chartered Credit Unions
Periodic Trend of Growth

Year	No. of C.U.	No. of Members	No. of Borrowers	Assets	% — Growth Per Annum	Total Loans	Total Shares	Ave. Share Balance	Total Dividends
1929	47	10,762	6,249	612,952	....	547,911	567,239	52	24,375
1930	78	14,550	8,093	882,458	43.9	764,611	800,451	55	42,865
1935	274	91,491	46,534	5,166,636	42.4	4,115,226	4,724,470	51	166,658
1940	644	268,237	140,524	26,393,395	38.6	20,332,575	24,122,323	89	920,871
1945	646	279,439	93,388	44,617,820	11.1	12,425,911	40,916,294	146	679,706
1950	815	409,413	187,771	95,481,263	15.9	56,577,305	84,867,948	207	2,305,959
1955	1,275	602,381	268,795	218,517,013	18.5	168,982,737	196,425,057	326	5,895,404
1960	1,531	776,406	361,259	377,812,340	11.6	281,409,903	341,173,720	439	12,391,432
1965	1,370	941,794	404,468	546,913,890	7.7	399,739,005	497,689,155	528	19,473,332
1970	1,254	1,004,914	459,833	757,242,145	6.7	558,780,536	682,778,312	679	32,093,107
1971	1,226	1,022,110	457,365	844,225,994	11.4	604,296,484	761,069,762	744	37,033,930
1972	1,208	1,064,933	474,388	950,724,128	12.6	673,706,457	857,069,119	804	40,883,285
1973	1,196	1,112,321	498,192	1,062,901,248	11.8	765,069,470	943,501,331	848	48,298,689
1974	1,197	1,160,431	514,329	1,176,701,613	10.7	836,295,617	1,036,212,990	892	55,206,289
1975	1,159	1,188,438	520,909	1,360,667,839	15.6	942,740,113	1,233,588,046	1,037	66,153,628
1976	1,131	1,209,996	541,034	1,554,393,370	14.2	1,124,020,535	1,347,380,890	1,113	76,735,369
1977	1,095	1,274,732	582,461	1,805,048,038	16.1	1,346,840,113	1,523,198,791	1,194	89,664,886
1978	1,063	1,354,048	617,475	2,023,981,067	12.1	1,606,083,404	1,772,535,200	1,309	105,002,586
1979	1,035	1,406,798	642,877	2,161,386,653	6.8	1,762,500,570	1,886,043,192	1,341	119,321,844
1980	996	1,432,594	641,732	2,262,949,767	4.7	1,617,660,644	2,050,300,196	1,431	144,228,905
1981	960	1,446,075	640,548	2,367,852,235	4.6	1,631,084,743	2,136,733,513	1,478	175,561,828
1982	924	1,444,328	599,593	2,756,229,994	16.4	1,574,112,064	2,533,064,114	1,754	197,429,281

53 Year Ave. = 15.9%

Illinois State Chartered Credit Unions
Classification By Common Bonds of Interest

Common Bond	No. of Cred. Unions 1981	No. of Cred. Unions 1982	Number of Members 1981	Number of Members 1982	Assets in Thousands 1981	Assets in Thousands 1982	Assets % Increase (Decrease)	% of 82 Total Assets
Associational								
Cooperative	7	7	20,098	20,054	$ 18,171	$ 23,860	31	0.9
Fraternal & Professional	14	15	21,350	26,123	56,952	71,310	25	2.6
Religious	69	68	57,885	56,566	64,281	71,159	10	2.6
Labor Unions	44	42	48,865	47,578	46,904	53,418	13	1.9
Other Associations	30	29	106,794	117,452	106,924	134,750	26	4.9
Total Associational	164	161	254,992	267,773	$ 293,232	$ 354,497	20	12.9
Occupational								
Agriculture	0	0	0	0	$ 0	$ 0	0	0.0
Mining	2	2	755	740	719	799	11	0.0
Contract Construction	4	4	1,485	1,668	691	819	18	0.0
Manufacturing	381	359	561,727	535,775	1,013,849	1,086,254	7	39.4
Food	48	46	42,432	40,435	64,536	71,217	10	2.6
Textile and Apparel	7	7	1,859	1,835	1,883	1,883	0	0.1
Lumber and Wood	7	7	3,357	2,869	4,597	4,826	5	0.2
Paper	15	14	3,533	3,335	3,309	3,166	(4)	0.1
Printing & Publishing	39	37	34,398	33,718	30,919	33,386	8	1.2
Chemical	29	29	29,770	43,588	56,920	73,305	28	2.7
Petroleum Refining	11	10	28,487	27,538	50,601	58,064	14	2.1
Rubber and Plastics	5	4	1,906	1,122	1,195	943	(21)	0.0
Leather	2	2	1,289	1,055	1,095	1,178	7	0.0
Stone and Glass	3	3	741	699	658	699	6	0.0
Metal	88	80	99,421	79,808	158,432	139,786	(11)	5.1
Machinery	108	103	299,967	286,597	621,301	678,571	9	24.6
Other manufacturing	19	17	14,567	13,176	18,403	19,230	4	0.7
Transportation	52	48	125,832	121,933	432,564	547,655	26	19.9
Communications	29	28	47,410	44,758	74,388	89,175	19	3.2
Utilities	21	21	31,340	32,380	51,026	60,912	19	2.2
Retail	22	21	19,417	21,489	17,274	22,236	28	0.8
Finance	17	15	13,745	13,019	13,494	15,215	12	0.6
Service	47	46	48,476	51,900	40,183	49,719	23	1.8
Education	77	76	117,912	124,121	140,324	180,128	28	6.5
Government	113	113	172,095	175,495	232,707	279,897	20	10.2
Federal	39	38	110,632	110,045	164,058	195,499	19	7.1
State and Local	74	75	61,463	65,450	68,648	84,398	22	3.1
Other Occupational	4	3	1,893	1,096	2,051	675	(67)	0.0
Total Occupational	769	736	1,142,087	1,124,374	$2,019,269	$2,333,483	15	84.6
Community	27	27	48,996	52,181	$ 55,351	$ 68,250	23	2.5
Grand Total	960	924	1,446,075	1,444,328	$2,367,852	$2,756,230	16	100.0%

State of Illinois
Credit Union Division
State Chartered Credit Unions Classified By Total Assets
For the years ending December 31, 1981 and December 31, 1982

	Number of C.U. 1981	Number of C.U. 1982	% of 1981 Total C.U.	Number of Members 1981	Number of Members 1982	% of 1981 Total Mbrs.	Assets in Thousands 1981	Assets in Thousands 1982	% of 1980 Total Assets
LESS THAN $10,000	1	2		120	192		$ 6	$ 18	
10,000 – 19,999	7	6		482	631		113	93	
20,000 – 24,999	3	3	11.9	122	208	1.0	72	67	0.2
25,000 – 49,999	35	36		4,389	3,848		1,396	1,389	
50,000 – 99,999	83	63		13,132	9,640		6,195	4,784	
100,000 – 199,999	136	124		34,003	28,522		20,220	18,807	
200,000 – 349,999	139	124	36.4	48,863	41,683	7.6	38,127	33,647	3.2
350,000 – 499,999	90	88		45,861	39,418		37,728	36,934	
500,000 – 749,999	83	83		51,175	46,453		49,848	50,607	
750,000 – 999,999	76	63	15.8	66,743	56,473	7.1	67,095	56,015	3.9
1,000,000 – 1,999,999	117	130		146,125	139,514		164,397	182,625	
2,000,000 – 4,999,999	117	125		270,100	279,028		357,291	407,846	
5,000,000 – 9,999,999	38	34	35.9	182,491	152,437	84.3	267,779	253,578	92.7
10,000,000 OR GREATER	35	43		582,469	646,281		1,357,585	1,709,820	
Grand Totals	960	924	100%	1,446,075	1,444,328	100%	$2,367,852	$2,756,230	100%

Illinois State Chartered Credit Unions
Classified By Counties
As of December 31, 1982

County	# of C.U.'s	Total Assets	Total Common Shares	Total Members
Adams	14	$ 20,235,882	$ 18,143,759	11,780
Alexander	1	94,151	87,773	172
Bond	0	0	0	0
* Boone	1	176,662	148,315	300
Brown	0	0	0	0
Bureau	2	272,636	238,668	293
Calhoun	1	32,001	27,797	133
* Carroll	1	619,409	542,395	528
Cass	1	452,325	388,485	408
Champaign	27	125,147,632	112,885,346	84,923
Christian	4	7,993,249	7,191,545	6,868
Clark	1	12,288	10,988	79
Clay	0	0	0	0
Clinton	0	0	0	0
Coles	9	3,928,234	3,342,073	3,952
* Cook	372	1,062,280,889	994,789,743	487,592
Crawford	2	575,668	468,092	563
Cumberland	1	156,820	143,552	191
* DeKalb	4	9,500,553	8,786,351	6,053
DeWitt	1	249,579	240,457	495
Douglas	2	5,467,868	5,001,793	3,078
* DuPage	21	71,592,297	67,179,919	64,957
Edgar	2	714,441	562,989	675
Edwards	0	0	0	0
Effingham	4	2,576,296	2,352,001	3,508
Fayette	0	0	0	0
Ford	1	367,451	297,806	294
Franklin	0	0	0	0
Fulton	1	528,436	489,518	667
Gallatin	0	0	0	0
Greene	1	255,622	229,330	203
Grundy	3	4,279,857	3,996,692	2,686
Hamilton	0	0	0	0
Hancock	0	0	0	0
Hardin	0	0	0	0
Henderson	0	0	0	0
Henry	4	1,060,207	966,497	846
Iroquois	0	0	0	0
Jackson	5	14,261,881	13,632,646	8,167
Jasper	0	0	0	0
Jefferson	1	36,352	30,387	190
Jersey	0	0	0	0
* Jo Daviess	2	300,932	278,370	499
Johnson	1	818,714	779,536	602
* Kane	39	92,552,138	82,920,448	52,074
Kankakee	23	52,104,343	45,073,527	30,471
* Kendall	1	386,358	318,411	531
Knox	15	24,331,274	21,877,516	16,150
* Lake	22	146,333,504	127,057,862	95,157
LaSalle	20	37,994,788	34,270,619	24,918
Lawrence	1	102,074	88,017	92

Classified By Counties (Continued)

County	# of C.U.'s	Total Assets	Total Common Shares	Total Members
* Lee	2	$ 499,900	$ 433,935	952
Livingston	3	1,199,875	1,035,327	1,694
Logan	5	5,694,656	5,205,731	4,440
McDonough	1	1,695,045	1,546,214	1,819
* McHenry	6	3,355,558	2,943,683	4,173
McLean	15	16,407,885	14,633,947	14,955
Macon	33	105,228,503	92,949,125	55,295
Macoupin	0	0	0	0
Madison	25	55,498,192	49,366,325	31,689
Marion	4	1,362,499	999,101	1,826
Marshall	0	0	0	0
Mason	0	0	0	0
Massac	2	1,553,124	1,402,672	1,308
Menard	0	0	0	0
Mercer	2	323,775	296,036	576
Monroe	0	0	0	0
Montgomery	1	74,304	73,648	261
Morgan	2	297,630	276,405	711
Moultrie	0	0	0	0
* Ogle	3	3,513,089	3,217,225	4,135
Peoria	25	363,025,554	341,138,153	128,953
Perry	2	133,087	128,269	269
Piatt	3	425,760	366,633	580
Pike	2	125,488	108,836	226
Pope	0	0	0	0
Pulaski	0	0	0	0
Putnam	1	336,162	297,036	512
Randolph	2	280,890	190,834	661
Richland	0	0	0	0
Rock Island	29	197,467,883	180,852,806	79,578
St. Clair	21	70,689,686	64,282,475	39,455
Saline	2	1,217,462	1,097,535	549
Sangamon	27	44,147,364	39,396,209	30,616
Schuyler	0	0	0	0
Scott	1	190,832	159,565	165
Shelby	0	0	0	0
Stark	0	0	0	0
* Stephenson	8	17,965,397	16,310,471	8,755
Tazewell	4	6,026,875	5,185,161	3,710
Union	1	724,978	579,814	796
Vermilion	23	52,698,103	47,423,444	36,939
Wabash	1	1,918,268	1,665,708	1,684
Warren	2	237,118	212,176	377
Washington	0	0	0	0
Wayne	0	0	0	0
White	0	0	0	0
* Whiteside	4	9,039,870	8,151,678	5,740
* Will	13	33,813,771	31,481,535	18,163
Williamson	6	8,878,260	8,298,561	6,445
* Winnebago	31	61,911,308	55,932,152	45,808
Woodford	1	433,508	355,838	485
Grand Totals	924	$2,756,229,994	$2,533,064,114	1,444,328

* Counties Supervised by Chicago Office of the Credit Union Division

Evaluation Performance Reports

Each of the 1982 Annual Reports filed with the Department were compiled and compared with the data of other credit unions of similar asset size. The result of this comparison was a four page computer generated list of financial data detailing the five year financial trends of each credit union, and a numerical rating based on how each of these trends compared with those computed for other credit unions.

These reports were mailed to each credit union to be used as a management tool in identifying the trends in their credit unions and help plan for improvement in areas of below-average performance.

The reproduction of a sample report which follows indicates the detailed information that each report provides.

ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION

EVALUATION PERFORMANCE LETTER - 1982

Facsimile

CREDIT UNION:

THE DEPARTMENT HAS ANALYZED THE PAST 5-YEARS ANNUAL REPORTS YOUR CREDIT UNION HAS FILED WITH THIS OFFICE. ENCLOSED FOR YOUR INFORMATION ARE COPIES OF A FINANCIAL HISTORY AND RATIO ANALYSIS FOR THESE 5 YEARS. THESE REPORTS INDICATE IMPORTANT TRENDS IN YOUR CREDIT UNION, AND ALSO COMPARE THESE TRENDS WITH ALL OTHER ILLINOIS STATE CHARTERED CREDIT UNIONS OF THE SAME ASSET SIZE (PEER GROUP).

STATISTICAL ANALYSIS HAS SHOWN THAT CERTAIN RATIOS DESCRIBING LIQUIDITY, DELINQUENCY, SOLVENCY, AND EXPENSES ARE VERY INDICATIVE OF CONTINUED FINANCIAL SUCCESS. THESE RATIOS ALSO CAN POINT OUT AREAS OF CONCERN FOR BOTH THE DIRECTORS OF YOUR CREDIT UNION AND FOR THE DEPARTMENT.

USING TEN FINANCIAL RATIOS AND ASSIGNING A SCALE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) FOR EACH, A TOTAL SCORE WAS COMPUTED OF 20 FOR YOUR CREDIT UNIONS FINANCIAL CONDITION. THIS SCORE RESULTS IN AN OVERALL CONDITION CODE OF 1 OR EXCELLENT (EXCELLENT, GOOD, FAIR, WEAK, UNSATISFACTORY).

IF YOUR CREDIT UNION RECEIVED A 4 (WEAK) OR 5 (UNSATISFACTORY) ON ANY OF THE TEN SELECTED RATIOS THEY ARE LISTED BELOW:

** RESERVES ** TOTAL RESERVES AND UNDIVIDED EARNINGS INCREASED (DECREASED) 2.5 % COMPARED TO LAST YEAR, RESULTING IN A SCORE OF 4 ON THIS RATIO.

THE FOLLOWING PAGE LISTS THE TEN FINANCIAL RATIOS USED FOR THIS EVALUATION AND INCLUDES THE RATIO VALUES AND EVALUATION SCORES ASSIGNED FOR THE PAST TWO YEARS. THIS IS INTENDED TO GIVE YOUR BOARD INFORMATION TO RECOGNIZE THE TRENDS IN YOUR CREDIT UNION AND PLAN FOR IMPROVEMENT IN AREAS BELOW AVERAGE PERFORMANCE.

PROGRAM: DFICUN43
REPORT : CUNP4302

DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION - SPRINGFIELD
5 YEAR FINANCIAL HISTORY (ALL DATA AS OF DECEMBER 31)
CREDIT UNION CHARTER NUMBER: NAME: GLASSWORKERS WKS NO 14 CU

RUN DATE: 04/25/83

	1978 AMOUNT	1978 % CHANGE	1979 AMOUNT	1979 % CHANGE	1980 AMOUNT	1980 % CHANGE	1981 AMOUNT	1981 % CHANGE	1982 AMOUNT	1982 % CHANGE
ASSETS:										
CASH	101		3,870		3,229		4,994		18,074	
COMMON TRUST INVEST.	0		11,418		14,906		28,331		78,915	
DEP. IN BANK AND S&L	0		0		0		0		0	
DEP. IN OTHER CRED U	115		2,240		287		515		33,211	
SHARES IN CLF	0		0		0		0		0	
US GOVT & AGENCY SEC	118		0		0		0		0	
ALL OTHER INVEST.	0		0		0		0		896	
INVEST. LOSS ALLOW.	0		0		0		0		0	
LO TO MEMBERS	308,849	12.5	246,670	-20.1	181,256	-26.5	114,123	-37.0	185,641	62.7
(LOAN LOSS ALLOW)	(0)		(0)		(3,412)		(4,192)		(12,575)	
LOANS TO OTHER CU	0		0		0		0		0	
LAND AND BUILDINGS	0		0		0		0		0	
OTHER FIXED ASSETS	559		559		453		478		0	
ALL OTHER ASSETS	99		100		0		0		0	
TOTAL ASSETS	309,841	12.4	264,857	-14.5	196,720	-25.7	144,249	-26.7	304,161	110.9
LIABILITIES & CAPITAL:										
ACCOUNTS PAYABLE	0		0		0		0		0	
DIVIDENDS PAYABLE	0		0		0		0		0	
NOTES & INT. PAYABLE	0	.0	0	.0	0	.0	0	.0	0	.0
OTHER LIABILITIES	0		0		0		0		0	
TOTAL LIABILITIES	0	.0	0	.0	0	.0	0	.0	0	.0
COMMON SHARES	288,724	10.6	236,775	-18.0	185,783	-21.5	105,518	-43.2	264,445	150.6
SHARE DRAFTS	0	.0	0	.0	0	.0	0	.0	0	.0
CLASSES OF SHARES	2,038	.0	2,193	7.6	2,357	7.5	0	-100.0	0	.0
TOTAL SHARES	290,762	11.4	238,968	-17.8	188,141	-21.3	105,518	-43.9	264,445	150.6
REGULAR RESERVE	6,655		10,001		0		2,430		6,022	
OTHER RESERVES	-1		0		2,430		63,583		33,693	
UNDIVIDED EARNINGS	12,425		15,888		6,149		-27,282		0	
TOT RES & UND EARN	19,079	29.1	25,889	35.7	8,579	-66.9	38,731	351.5	39,715	2.5
OT LIAB & CAPT	309,841	12.4	264,857	-14.5	196,720	-25.7	144,249	-26.7	304,161	110.9
INCOME & EXPENSE:										
GROSS INCOME	35,104	23.7	33,419	-4.8	28,464	-14.8	19,069	-33.0	36,083	89.2
SALARIES & BENEFITS	0	.0	0	.0	0	.0	0	.0	0	.0
TOTAL OTHER OPER EXP	11,075	23.8	10,026	-9.5	8,391	-16.3	6,672	-20.5	8,396	25.8
NON-OPER INCOME(EXP)	0	.0	0	.0	0	.0	0	.0	0	.0
PROV FOR LOAN LOSSES	0	.0	0	.0	15,984	.0	39,679	148.2	0	-100.0
TOTAL DIV & INT	17,051	31.6	16,594	-2.7	7,531	-54.6	0	-100.0	16,240	.0
TRANSFER TO STAT RES	3,510		3,336		0		0		3,592	
NET INCOME	3,468		3,464		-3,441		-27,282		7,855	
OTHER INFORMATION:										
REG SHARE DIV RATE	6.38	4.1	N.A.	-100.0	.00	.0	.00	.0	10.00	.0
UNSECURED LOAN RATE	.00	N.A.	.00	N.A.	12.00	N.A.	12.00	N.A.	15.00	N.A.
NEW MONEY LOANED	234,721	4.4	87,335	-62.8	41,309	-52.7	35,115	-15.0	185,641	428.7
NET CHRG OFF LOANS	2,681	322.9	-10	-100.4	27,759	-7,690.0	38,899	40.1	-46,881	-220.5
FULL TIME EMPLOYEES	0	.0	0	.0	0	.0	0	.0	0	.0
PART TIME EMPLOYEES	0	.0	1	.0	0	-100.0	1	.0	0	-100.0
MEMBERS/POT MEMBERS	63.10	N.A.	76.30	N.A.	33.30	N.A.	35.00	N.A.	42.80	N.A.

PROGRAM: DFICUN45
REPORT : CUNP4502

DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION - SPRINGFIELD
5 YEAR RATIO ANALYSIS (ALL DATA AS OF DECEMBER 31)
CREDIT UNION CHARTER NUMBER: NAME: GLASSWORKERS WKS NO 14 CU

RUN DATE: 04/19/83

	1978	1979	1980	1981	1982	1982 PEER
I. GROWTH RATIOS (AVERAGE GROWTH)						
SHARES - 5 YR	62.0	22.3	-1.9	-20.3	-2.3	2.8
LOANS - 5 YR	65.9	25.4	-1.5	-19.7	-12.0	-1.5
RESERVES & UNDIVIDED EARN (NET WORTH) - 5 YR	61.1	59.1	7.6	30.5	28.7	14.6
MEMBERS - 5 YR	9.7	.2	-2.4	-8.2	-3.6	-.6
BORROWERS - 5 YR	17.6	-3.4	-10.5	-23.5	-5.5	-1.8
GROSS INCOME - 3 YR	N.A	8.5	-10.0	-24.5	12.6	16.4
TOTAL EXPENSES (LESS DIV, INT & PLL) - 3 YR	N.A	5.3	-13.1	-17.8	.1	11.9
II. BALANCE SHEET ANALYSIS:						
LOANS/SHARES	106.2	103.2	96.3	108.2	70.2	76.3
LOANS/ASSETS	99.7	93.1	92.1	79.1	61.0	65.5
RESERVES & UNDIVIDED EARNINGS/ASSETS	6.2	9.8	6.1	29.8	17.2	14.3
RESERVES & UNDIVIDED EARNINGS & SHARES/SHARES	106.6	110.8	106.4	140.7	119.8	117.3
BORROWINGS/RES & UNDIVIDED EARN & SHARES	.0	.0	.0	.0	.0	.0
LIQUIDITY RATIO	N.A	N.A	9.9	32.1	49.2	37.9
COMMON SHARES/ALL SHARES & BORROWINGS	99.3	99.1	98.7	100.0	100.0	98.1
III. INCOME & EXPENSE ANALYSIS (% OF GROSS INCOME):						
LOAN INCOME	99.8	95.5	93.8	86.1	82.1	73.0
SALARY & BENEFITS	.0	.0	.0	.0	.0	14.6
INTEREST EXPENSE	.0	.3	.1	-.2	.0	.1
OPERATING EXPENSE LESS INTEREST & PLL	31.5	29.7	29.4	35.2	23.3	37.9
PROVISION FOR LOAN LOSSES (PLL)	N.A	N.A	56.2	208.1	.0	4.7
TRANSFER TO STATUTORY RESERVE	10.0	10.0	.0	.0	10.0	4.2
DIVIDENDS	48.6	49.7	26.5	.0	45.0	43.6
NET INCOME	9.9	10.4	-12.1	-143.1	21.8	9.5
IV. LOAN ANALYSIS:						
YIELD ON AVERAGE LOANS	12.0	11.5	12.5	11.1	19.8	13.6
RESERVE & SURPLUS/LOANS	6.2	10.5	6.6	37.6	28.2	27.0
DELINQUENT LOANS/LOANS	N.A	N.A	45.3	46.8	1.5	4.3
NET CHARGE-OFFS/AVERAGE LOANS	.9	.0	13.0	26.3	-31.3	.8
NET CHRG-OFF/REG RES & RES FOR LOAN LOSSES	40.3	-.1	813.6	587.4	-252.1	11.2
NET CHARGE-OFFS/GROSS INCOME	7.6	.0	97.5	204.0	-129.9	4.3
V. MANAGEMENT ANALYSIS:						
YIELD ON AVERAGE ASSETS	12.0	11.6	12.3	11.2	16.1	12.6
COST OF FUNDS/AVERAGE ASSETS	5.8	5.8	3.3	.0	7.2	5.5
NET SPREAD	6.2	5.8	9.1	11.2	8.9	7.1
OPERATING EXP LESS INT & PLL/AVER ASSETS	3.8	3.5	3.6	3.9	3.7	4.8
NET INC BEFORE TRANS TO STAT RES/AVER ASSETS	2.4	2.4	-1.5	-16.0	5.1	1.8
ESTIMATED LOAN MATURITY IN MONTHS	16.4	24.8	27.7	21.3	12.0	15.1
MEMBERS/POTENTIAL MEMBERS	63.1	76.3	33.3	35.0	42.8	62.1
BORROWERS/MEMBERS	27.0	19.4	18.2	13.1	25.0	36.2
VI. OTHER INFORMATION (ALL AMOUNTS IN DOLLARS):						
AVERAGE SHARE BALANCE	$ 586.2	$ 521.8	$ 434.5	$ 301.5	$ 617.9	$ 864.7
AVERAGE LOAN BALANCE	$ 2,304.8	$ 2,771.6	$ 2,294.4	$ 2,480.9	$ 1,735.0	$ 1,822.8
LOANS/EMPLOYEE - FTE (000 OMITTED)	$ .0	$ 493.3	$ .0	$ 228.2	$ .0	$ 267.2
ASSETS/EMPLOYEE - FTE (000 OMITTED)	$ .0	$ 529.7	$ .0	$ 288.5	$ .0	$ 408.9
SALARY & BENEFITS/EMPLOYEE - FTE	$ .0	$ .0	$ .0	$ .0	$ .0	$ 7,279.0
OPERATING EXPENSE LESS INTEREST & PLL/EMPL	$ .0	$ 19,854.0	$ .0	$ 13,416.0	$ .0	$ 18,721.6
OPERATING EXPENSE LESS INTEREST & PLL/MEMBER	$ 22.3	$ 21.7	$ 19.3	$ 19.2	$ 19.6	$ 45.2

EVALUATION COMPARISON 1981 - 1982

CREDIT UNION:

LISTED BELOW ARE THE RATIO VALUES (EXPRESSED AS A %) AND EVALUATION SCORES ASSIGNED FOR EACH OF THE 10 RATIOS FOR BOTH YEARS 1981 AND 1982.

THE DATA BELOW REPRESENTS THE VALUE FOR EACH RATIO. THE DATA ENCLOSED IN THE < > IS THE EVALUATION SCORE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) ASSIGNED FOR EACH RATIO.

			1981		1982	
**	EXPENSES	** THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL EXPENSES MINUS THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL INCOME	6.7 %	<4>	(12.5)%	<1>
**	RESERVES	** THE 5-YEAR COMPOUNDED GROWTH RATE OF RESERVES AND UNDIVIDED EARNINGS MINUS THE 5-YEAR COMPOUNDED GROWTH RATE OF LOANS	50.2 %	<1>	40.7 %	<1>
*.	IARKET GROWTH	** % INCREASE (DECREASE) IN TOTAL SHARES FROM THE PRIOR YEAR	(43.9)%	<5>	150.6 %	<1>
**	RESERVES	** % INCREASE (DECREASE) IN TOTAL RESERVES AND UNDIVIDED EARNINGS FROM THE PRIOR YEAR	351.5 %	<1>	2.5 %	<4>
**	SOLVENCY	** RESERVES AND UNDIVIDED EARNINGS AND SHARES DIVIDED BY SHARES	140.7 %	<1>	119.8 %	<3>
**	EXPENSES	** TOTAL OPERATING EXPENSES (EXCLUDING INTEREST AND PLL) DIVIDED BY AVERAGE ASSETS	3.9 %	<3>	3.7 %	<2>
**	EXPENSES	** SALARIES AND BENEFITS AS A % OF GROSS INCOME	0.0 %	<1>	0.0 %	<1>
**	COMPETITION	** DIVIDENDS AS A % OF GROSS INCOME	0.0 %	<5>	45.0 %	<3>
**	DELINQUENCY	** NET CHARGE-OFFS DIVIDED BY AVERAGE LOANS	26.3 %	<5>	(31.3)%	<1>
**	DELINQUENCY	** TOTAL DELINQUENT LOANS AS A % OF TOTAL LOANS.	46.8 %	<5>	1.5 %	<3>
				====		====
		TOTAL EVALUATION SCORE		<31>		<20>

THIS INFORMATION SHOULD BE REVIEWED BY THE BOARD ALONG WITH THE 5-YEAR FINANCIAL HISTORY AND 5-YEAR RATIO ANALYSIS WHICH FOLLOWS. IT IS BECOMING INCREASINGLY IMPORTANT THAT BOARDS AND MANAGERS RECOGNIZE THE TRENDS OF THEIR CREDIT UNION AND INCORPORATE THIS DATA INTO THE PLANNING PROCESS RATHER THAN VIEW THIS AS A REPORT CARD ON PERFORMANCE.

Illinois Chartered Credit Unions

County	Credit Union	City	Assets	Members
Adams	Adams E/T Co-op	Camp Point	$ 141,735	171
	ACPSE Credit Union	Quincy	494,375	527
	Adams County State Employees		497,319	506
	Brower Employees		35,027	68
	CFPCO Employees		221,876	205
	Electric Wheel		1,585,029	1,144
	Gardner Denver Employees		4,154,112	1,619
	Harris BPD Employees		1,695,215	1,011
	Moorman Employees		8,602,774	3,736
	Quincy Bell		370,387	253
	Quincy Chapter		1,015,351	1,318
	Quincy Clinic Employees		223,639	252
	Quincy Municipal		181,188	301
	Quincy Postal Employees		1,017,855	669
Alexander	Laborers' Local 773	Cairo	94,151	172
Boone	Peoples	Capron	176,662	300
Bureau	Princeton Champion	Princeton	43,610	125
	Nail Workers	Spring Valley	229,026	168
Calhoun	Kampsville Community	Kampsville	32,001	133
Carroll	Milledgeville Community	Milledgeville	619,409	528
Cass	Beardstown Community	Beardstown	452,325	408
Champaign	C S Johnson Company Employees	Champaign	392,273	270
	Champaign A E Staley		83,044	94
	Champaign Bell		1,192,443	910
	Champaign County School Employees		2,838,565	2,431
	Champaign Municipal Employees		454,579	466
	Champaign Postal		853,383	561
	Clifford-Jacobs Employees		1,056,843	477
	Collegiate Cap & Gown		700,880	864
	Electrical Workers/601		1,065,437	783
	G R Grubb Employees		115,000	108
	Harlan Moore Employees		57,182	64
	Illinois Central Gulf		1,957,746	1,722
	John L Kelly Chapter		3,034,044	4,197
	Robesons Employees		94,310	254
	The News Gazette		188,995	326
	TSI Credit Union		127,799	99
	University of Illinois Employees		25,381,269	12,109
	Urbana Postal		361,111	306
	Credit Union 1	Rantoul	70,587,636	49,871
	Rantoul-Chanute Community		4,771,687	2,269
	CD & D Credit Union	Urbana	185,658	231
	Champaign County Employees		398,056	399
	Champaign Meadow Gold		634,576	412
	Mercy Hospital		555,505	790
	Northern Illinois Water Corporation		188,872	205
	Urbana Municipal Employees		677,940	786
	Utility Employees		7,192,797	3,919
Christian	Pana Area	Pana	2,145,631	3,023
	H & S Credit Union	Taylorville	1,020,159	665
	Taylorville Community		4,193,494	2,825
	Taylorville School Employees		633,965	355
Clark	Casey Manufacturing Company	Casey	12,288	79
Coles	Area Educational	Mattoon	1,249,160	1,157
	Blaw-Knox Employees		965,820	929

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Coles	Coles County Postal Employees	Mattoon	$ 405,257	291
	Colmac		306,707	244
	Mattoon Big Four Employee		492,611	370
	Mattoon Community		165,275	444
	Mattoon Meadow Gold Employees		102,487	94
	Mattoon St Marys		155,490	214
	Young Radiator Employees		85,427	209
Cook	CPC Credit Union	Argo	3,014,113	1,735
	AAEC Credit Union	Arlington Heights	3,303,135	1,799
	Elk Grove Township Schools		234,348	230
	Honeywell Employees		878,315	958
	Weber Employees		228,932	311
	Flexonics	Bartlett	1,896,468	706
	St Clair Specialty	Bellwood	143,683	184
	Stanadyne/Chicago		1,872,617	903
	Bell West	Berwyn	9,836,337	3,802
	Berwyn Postal Employees		55,699	75
	Chicago Land Electrical		976,930	2,389
	Blue "M" Employees	Blue Island	247,884	258
	Burr Oak RIL		87,364	277
	Great Lakes Refining		1,582,915	527
	Amphenol	Broadview	1,183,352	1,086
	National Van Employees		152,595	103
	Unity		57,309	78
	Reynolds McCook Employees	Brookfield	4,388,875	2,674
	Reavis Stickney	Burbank	608,478	462
	Chicago Auto Employees	Burnham	3,622,408	2,549
	Fractional Township	Calumet City	711,603	800
	Abe Credit Union	Chicago	2,217,414	1,265
	Ada Employees		615,892	425
	All Saints Bridgeport		2,949,210	2,076
	Allied Van Lines Employees		334,976	629
	Amalgamated Meat Cutters		38,688	70
	APC Employees		49,842	64
	APG Employees		46,894	141
	Archer Heights		1,719,222	1,085
	Arcom Credit Union		243,986	302
	Artran Employees		248,666	311
	Associated Truck Employees		666,297	413
	Bagumbayan		56,907	249
	Belke Employees		19,868	20
	Bell & Howell Employees		1,647,516	1,896
	Bell Accounting		4,758,532	2,262
	Bell General Office		8,660,586	2,675
	Benefit Trust Life Insurance Company		534,269	378
	Berean		327,491	416
	Bethel AME Church		33,476	140
	Brach		1,780,339	2,232
	Brinks Employees		1,215,670	543
	Bud Logan		179,860	243
	Bud South Branch		297,033	271
	Buehler-Peer		86,223	107
	Burlington Chicago Terminal		996,862	1,516
	Business Opportunities		114,837	231
	Caballeros De San Juan		4,438,286	3,473

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Capitol Hardware Employees	Chicago	$ 40,726	46
	Central Area Telephone		5,646,022	3,518
	Central Region Postal		4,690,058	4,204
	Cergro Employees		1,041,815	543
	Chemetron Employees		386,011	256
	Chicago Alliance		299,661	550
	Chicago Boys Clubs		31,097	110
	Chicago Carton Employees		73,614	199
	Chicago Commercial		2,723,755	2,507
	Chicago Die Sinkers		328,106	279
	Chicago Fire Officers		892,803	566
	Chicago Fire-Fighters		3,849,670	2,661
	Chicago Firemans Association		3,327,829	3,017
	Chicago Japanese Civic		65,399	126
	Chicago Joint Board RWDSV		451,217	913
	Chicago Local 245		1,193,585	1,178
	Chicago Motor Truck		286,500	295
	Chicago Municipal Employees		2,540,789	6,540
	Chicago Name Plate		19,772	34
	Chicago Post Office Employees		8,708,966	8,302
	Chicago Public Library		168,948	475
	Chicago Sun-Times Employees		4,270,759	1,714
	Chicago Teachers		162,918	575
	Chicago Tube & Iron Employees		83,571	138
	Christian Hope		8,979	122
	Circle Campus		1,381,192	1,600
	Clairmont Transfer Employees		275,993	158
	Clearing Machine		423,003	308
	CM & H Employees		458,235	309
	Cold Storage Employees		122,860	97
	College & University		386,135	583
	Combined Employees		991,850	1,652
	Combined Members		522,679	444
	Commanding Officers & Sergeants		296,135	473
	Con-Am Western Region		988,371	1,346
	Confederation of Spanish-American Wrk		479,582	725
	Continental Central		192,477	176
	Continental Combined		1,856,660	1,645
	Continental 51 Employees		83,841	94
	Corey Steel Employees		396,563	281
	Cuban American Chamber of Commerce		169,196	331
	DCASR Chicago		531,044	896
	Derby Foods Employees		115,116	133
	DPUC Credit Union		1,294,569	1,808
	Dreis & Krump		291,085	278
	Edison		18,976,731	12,604
	EESCO Employees		73,521	95
	EJ & R Railway Employees		201,866	154
	EKCO Employees		574,619	666
	Englewood 68A Employees		2,627,990	1,317
	Ethicon Suture		1,117,961	677
	Federal Center Employees		1,596,666	2,393
	Fellowship Baptist Church		81,805	398
	Films-Packaging Employees		3,573,666	1,467
	Fluor Pioneer Employees		300,164	303

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Follett Employees	Chicago	$ 117,560	307
	Franklin Hospital		59,407	76
	Garden City Credit Association		393,463	351
	General Mills Employees		2,982,569	1,463
	General Office		731,236	851
	Good Shepherd		23,329	130
	Goss Employees		915,529	878
	Grand Trunk Employees		355,063	298
	Greater Inst AME Church		12,974	76
	H P Smith Employees		235,857	205
	Hall-Roto-Central		4,373,978	4,100
	Hanna Employees		185,086	145
	Harrington & King Employees		148,376	134
	Hawthorne		18,940,484	8,230
	Haymarket		347,666	740
	Hiawatha		1,193,836	1,067
	Holsum Employees		417,362	311
	Holy Cross Hospital Employees		851,946	916
	House of Stainless		28,560	58
	Illinois Central Cicero		3,839,532	3,122
	Imperial Employees		1,639,028	842
	Inc Employees		713,518	331
	INCO Employees		942,995	514
	Ingersoll Products		1,383,107	540
	Inland Steel		1,400,965	905
	J & J Employees		2,917,530	1,055
	J & O Employees		144,105	98
	Joanna Western Mills Employees		394,798	356
	John Jones #7 F & AM		37,437	48
	John Mohr & Sons Employees		105,229	90
	JPC Employees		187,935	188
	L Fish Employees		134,835	160
	Lakeside Press		1,309,777	2,429
	Leaf Employees		296,719	609
	Liberty		76,895	103
	Local 18-B		270,616	524
	Local 73		861,614	2,264
	Local 743		2,190,468	4,337
	Local 93 Barbers		34,957	158
	Loretto Hospital Employee		289,568	404
	Marshall Field & Co Employees		1,663,361	2,463
	Master Printers		7,846,878	8,308
	Means		218,030	919
	Mojonnier Brothers Employees		124,842	133
	Monumental		82,213	163
	Morgan Park Co-Op		368,516	810
	Morton-Norwich Employees		878,536	875
	Narda		555,901	447
	National Can Clearing		321,020	308
	National Can Employees		978,693	843
	New Testament B C		36,457	120
	New World		38,492	33
	North Bell		3,340,813	1,756
	Northwest Central		383,400	415
	Northwest Parishes		3,731,803	4,133

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	NSC Staff	Chicago	$ 86,098	175
	NYCO Credit Union		285,633	164
	OCECO		21,867	37
	Page Engineering Employees		688,574	276
	Park Employees		16,275,822	6,121
	Park Manor Christ Church		118,602	268
	Park Manor UCC		13,437	319
	Parkway Gardens		154,751	41
	Peerless of America Employees		165,147	108
	Peoples Co-Op		1,341,514	650
	PGL & CC Employees		11,629,754	4,125
	Pheoll Employees		392,641	362
	Phone Company		5,686,606	2,285
	Pilgrim Baptist		176,594	220
	Plainites		2,814,818	2,068
	Playskoll Employees		317,070	464
	Precision Scientific		220,349	275
	Procter/Gamble Chicago		869,678	450
	Progress		3,689,720	3,326
	Pros		360,231	235
	Provident Hospital		160,281	146
	Pyle-National		471,724	448
	Pyramid Employees		216,801	149
	Quam Nichols		77,669	78
	Ravenswood 400		892,628	759
	Ready Metal Employees		270,201	224
	REGO		560,334	333
	Republic Steel Employ		11,343,685	4,676
	Retail Clerks 1550		182,194	500
	Revere Chicago Employees		22,156	41
	Rheem Employees		1,398,443	766
	Roscoe		260,042	197
	Rose Employees		101,601	182
	Roseland Community Hospital		815,372	599
	RS Employees		301,320	172
	Ryerson Employees		1,353,686	1,002
	S & S Employees		3,191,944	1,091
	S O S Employees		326,324	269
	Saint Adrian		597,621	437
	Saint Elizabeth		82,147	228
	Saint Mark		230,369	470
	Sanitary District Employees		4,678,981	2,058
	Santa Fe Chicago Federated		167,806	323
	Schwinn Employees		711,645	880
	Sears Homan/Arthington Employees		939,127	3,489
	Sherwin Williams Employees		10,285,884	3,020
	Signal Drivers & Helpers		545,186	213
	Skil Employees		372,736	1,041
	Smoler Employees		75,736	125
	South Chicago Community Hospital Emp		801,928	833
	Southwest Chicago Chapter		1,698,229	2,226
	St Andrew Parish		133,051	302
	St Anselm		185,272	248
	St Constance		112,512	77
	St Edmunds Church		1,128,226	966

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	St George Hospital	Chicago	$ 792,656	1,044
	St Gregory Parish		347,441	947
	St Henry Parish		119,465	176
	St James Parish		122,091	167
	St Joachims Parish		28,561	128
	St John Fisher		202,101	368
	St Jude		146,133	101
	St Vincent Parish		138,197	432
	St Willibrord Parish		826,504	315
	Stewart-Warner Alemite		1,355,381	1,666
	Stone 36/ Employees		84,337	132
	TELCO 1		4,853,631	2,790
	The Neighbors		573,207	385
	Thirteen-Nineteen Employees		1,124,110	851
	Tribune Employees		3,907,216	3,204
	Trinity		221,908	477
	Typographical		498,636	716
	UCU Council		339,104	363
	UIWOA Credit Union		209,684	499
	Union Special Employees		1,523,173	835
	Union Teachers		21,358,824	16,063
	Uniroyal Chicago		235,013	140
	United Air Lines Employees		462,469,065	62,787
	United Insurance		328,021	393
	United Specialists Employees		64,948	118
	University of Illinois Medical Center		943,868	1,643
	University Staff		3,223,691	4,691
	UPWA District U, Area 5		492,059	495
	URCLPWA Local 505		56,072	173
	VAMCO		2,911,379	1,697
	Vansons		298,286	162
	Verson		929,543	450
	West Side Community		30,025	130
	Western Acadia Employees		706,358	308
	Western Indiana Belt		1,758,809	1,091
	Western Railways Associations		366,347	297
	Western Union Employees		316,639	608
	White Cap		3,438,878	1,457
	WILCO Employees		45,917	60
	Win-Hood Co-Op		174,837	157
	Wrigley Factory		3,687,857	1,204
	Wrigley Office		820,883	742
	1129 Credit Union		210,320	247
	194 Credit Union		443,861	415
	372 Credit Union		178,946	433
	453 Unit 6		48,051	85
	7-G Credit Union		2,661,417	2,436
	Bloomington Township High School	Chicago Heights	1,310,699	731
	St Agnes		297,479	436
	De Soto Employees		136,702	186
	Heights Autoworkers		1,412,441	1,749
	Keystone Chicago Heights		776,864	527
	CECO Employees		597,157	655
	Chicago Extruded Metals	Cicero	321,832	255
	Danly Employees		2,729,695	1,155

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Illinois GE Employees		1,260,350	1,777
	Morton Employees	Cicero	$ 451,739	554
	National Castings Employees		177,587	195
	Tay-Fore		411,756	121
	Diesel	Countryside	8,134,463	5,108
	Vulcan Employees		335,546	252
	Local 150 IUOF Members		4,011,078	2,924
	CPT Credit Union	Des Plaines	444,917	728
	Littlefuse Employees		471,876	686
	Research Center		1,877,023	278
	Dolton-Riverdale Municipal	Dolton	147,141	193
	Kaiser Aluminum		438,708	233
	Cinch Employees	Elk Grove Village	931,540	801
	Groen Employees		98,655	176
	Elmwood Park School Employees	Elmwood Park	777,137	300
	Evanston Firemens	Evanston	156,480	117
	Evanston Post Office Employees		134,960	126
	Fidelity		1,107,264	1,123
	MABC Credit Union		82,324	285
	NU Employees		635,477	1,126
	Suburban District 1 Bell Employees		1,142,604	1,028
	Evergreen Park Schools Employees	Evergreen Park	1,157,145	617
	Little Company of Mary		2,031,509	1,478
	South Division		7,836,273	1,274
	Flossmoor Education Association	Flossmoor	1,613,402	702
	Abell-Home Employees	Forest Park	46,263	75
	CH & F Employees	Franklin Park	191,295	137
	American Rivet		72,408	72
	Boulevard		1,199,790	852
	Duo-Fast		1,156,063	767
	Leyden School		6,153,231	2,708
	Precision Steel		101,062	177
	Quasar/Mic Employees		2,192,723	1,600
	Federal Life Employees	Glenview	282,786	191
	Glenbrook High School		2,563,558	1,624
	Glenview Credit Union		1,404,368	1,882
	Kraft Employees		9,403,402	8,019
	ARCO Harvey	Harvey	1,370,780	523
	City of Harvey Employees		856,596	411
	Safeway Employees		236,803	134
	Whiting Employees		870,083	384
	Wyman Gordon		3,219,805	1,768
	Allis Chalmers Employees	Hazel Crest	1,988,088	1,417
	CORECO Employees	Hillside	209,421	172
	St Anthonys Guild		594,828	325
	Lady of Loretto	Hometown	771,788	1,035
	Homewood	Homewood	715,098	874
	School District 148		105,683	136
	Union 76	Lemont	3,060,554	1,407
	District 103 School Employees	Lyons	370,868	285
	Lyons Community		243,271	433
	Machinists	Maywood	416,504	1,000
	CHIDIECO Credit Union	Melrose Park	106,039	169
	Paysaver		33,861,305	18,281
	St Christopher	Midlothian	405,077	560

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Harper Employees	Morton Grove	171,244	217
	Maine Township Schools	Niles	$ 479,641	758
	Vapor		554,717	582
	Ridgewood Area Schools	Norridge	191,447	188
	Culligan USA Employees	Northbrook	868,467	537
	GBC Employees		466,923	730
	C & NW Proviso	Northlake	885,937	1,035
	Entenmann's Employees		358,004	458
	Scholle Electro-Chemical		241,922	245
	ZRDC Credit Union		313,511	217
	Oak Forest	Oak Forest	117,901	211
	Motor Express Employees	Oak Lawn	144,583	82
	Oak Lawn Community Church		741,378	371
	Oaklawn Municipal		535,687	447
	Oak Park Employees	Oak Park	1,419,810	1,024
	Oak Park Postal Employees		89,003	85
	Oak Park Schools		117,260	269
	Palatine Schaumburg Schools	Palatine	2,189,914	1,536
	Suburban Bank Group Employees		545,419	343
	Northeastern IEA	Park Forest	264,500	251
	Park Forest Municipal		208,520	217
	Rich Township School Employees		712,536	391
	NW Suburban Postal	Park Ridge	737,188	700
	Acme Continental	Riverdale	17,582,352	13,076
	Chessie Chicago Terminal Employees		554,056	750
	IHB Employees		1,543,013	747
	Brook-Side	Riverside	130,324	281
	Cannon Chapter Association		449,661	832
	Meadows	Rolling Meadows	11,602,012	9,606
	Ess Vee Employees	Schaumburg	71,128	236
	Motorola		26,094,101	15,930
	76 Division		4,266,498	1,929
	Soreng Employees	Schiller Park	1,024,841	745
	Brunswick Employees	Skokie	2,591,238	1,573
	Double Circle		226,509	419
	MCC Powers Employees		793,821	542
	Menorah		280,516	448
	Niles Township Schools		3,913,329	1,336
	Thornton Township High School	South Holland	2,223,205	1,023
	School District 194 Employees	Steger	342,223	196
	Panduit Employees	Tinley Park	459,978	521
	Tinley Forest Employees		556,154	475
	Proviso Township Teachers	Westchester	2,462,601	1,488
	Lyons Township High School	Western Springs	1,574,662	614
	Combined Counties Police	Wheeling	10,150,891	2,506
	UAW Local 558	Willow Springs	3,131,900	1,478
	Northern Cook County Chapter	Winnetka	49,769	151
	Winnetka Municipal Employees		237,218	236
	Worth Community	Worth	1,286,350	1,123
Crawford	Health Employees	Robinson	194,347	297
	Pottery		381,321	266
Cumberland	Greenup Manufacturing Company Emp	Greenup	156,820	191
DeKalb	DeKalb County Postal Employees	DeKalb	573,373	316
	DeKalb GE Employees		1,564,215	966
	DeKalb Teachers		371,862	301

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
DeKalb	Sycamore Community	Sycamore	$ 6,991,103	4,470
DeWitt	Revere	Clinton	249,579	495
Douglas	Douglas	Tuscola	286,353	510
	U S I Employees		5,181,515	2,568
DuPage	CEC Credit Union	Addison	334,078	237
	Argonne	Argonne	18,394,599	6,980
	Bensenville Community	Bensenville	2,434,433	2,235
	Superior Tea & Coffee		237,550	274
	Cartoneer	Carol Stream	2,364,705	1,959
	CDS Employees		732,519	370
	Branch 825 Nalc	Elmhurst	388,069	390
	East DuPage Schools		4,126,503	3,191
	Hinsdale Sanitarium Hospital	Hinsdale	2,159,433	2,310
	Shield		362,574	198
	Central Credit Union of Illinois	Oak Brook	7,273,397	13,429
	Illinois Hospital Employees		8,648,685	14,498
	Shell Northerners		497,636	397
	Ball Credit Union	West Chicago	333,802	512
	WECO Credit Union		5,761,560	3,324
	West Chicago St Marys Parish		160,378	336
	DuPage County Employees	Wheaton	504,354	723
	DuPage County Postal		386,878	333
	DuPage Schools		15,315,261	12,012
	Scripture Press Employees		527,496	488
	Premium	Woodridge	91,198	133
Edgar	Paris Hi-Way	Paris	440,614	433
	UD Colson Co-Workers		273,827	242
Effingham	Crossroads	Effingham	786,144	1,670
	Effingham Highway		662,377	550
	FEDCO		932,570	905
	S A M H		195,205	383
Ford	McMillen Master	Gibson City	316,714	199
Fulton	GHA Credit Union	Canton	528,436	667
Greene	RECO	Roodhouse	255,622	203
Grundy	Morris Community	Morris	3,826,790	2,066
	Self-Locking Employees		310,480	432
	St Lawrence Parish	South Wilmington	142,587	188
Henry	Henry County School Employees	Geneseo	462,110	323
	Galva Foundry Employees	Galva	31,789	102
	Henry County Postal Employees	Kewanee	287,491	157
	K M D Employees		278,817	264
Jackson	Carbondale Highway	Carbondale	1,108,542	909
	Coal Valley		598,216	416
	NED Employees		60,343	208
	SIU Employees		12,395,915	6,275
	T I Credit Union		62,513	169
Jefferson	GRC Credit Union	Mt Vernon	36,352	190
Jo Davies	Northwest School Employees	Galena	133,384	307
	Stockton Employees	Stockton	167,548	192
Johnson	Vienna Correctional Center	Vienna	818,714	602
Kane	Ali-Steel Employees	Aurora	8,240,671	2,160
	Aurora Burlington		7,275,840	5,033
	Aurora Chapter		3,834,005	4,702
	Aurora Earthmover		23,169,724	5,870
	Aurora Firefighters		954,093	628

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Kane	Aurora Policemen		1,667,557	1,476
	Aurora Postal Employees		439,753	340
	Barber-Greene Employees	Aurora	$ 2,316,003	1,719
	Beacon News		97,729	167
	Equipto Employees		251,115	287
	Lyon Metal Products, Inc, Employees		1,170,802	667
	Our Lady of Good Counsel		807,784	1,106
	Pines Employees		150,817	143
	Ricgards-Wilcox		553,192	519
	Stephens-Adamson Employees		2,116,176	1,172
	Batavia Holy Cross Parish	Batavia	201,248	507
	Dundee Township Public Employees	Carpentersville	146,572	218
	Brethren Employees	Elgin	527,801	465
	Brethren Parish		1,119,650	667
	Couriers News Employees and Carriers		115,207	795
	David Cook Employees		416,926	433
	Elgin City Employees		1,480,126	982
	Elgin Mental Health		861,759	863
	Elgin Postal Employees		825,050	492
	Kane County Teachers		17,043,171	8,452
	Nium Conference		1,296,167	651
	Rawhide		1,021,676	864
	Spiess Employees		73,622	123
	St Joseph Parish		230,315	278
	Sweeper Employees		618,425	379
	Valley Bell		3,675,184	2,184
	Woodruff & Edwards		232,122	166
	Belden	Geneva	4,740,813	2,993
	Armour Dial	Montgomery	2,362,891	1,679
	WE Employees		2,248,717	2,300
	Marison Employees	South Elgin	37,013	92
	Diamond National Corporation Employee	St Charles	336,148	228
	Dukane Employees		350,949	385
	ISTSB Employees		163,750	268
Kankakee	Maternity BVM	Bourbonnais	1,205,366	961
	Rudolf		655,456	271
	United Protestants		38,109	183
	Kankakee County Industrial	Bradley	462,171	757
	A O Smith Employees	Kankakee	3,616,394	2,291
	Armour Kankakee		4,360,107	2,152
	General Foods Employees		10,468,269	6,226
	Gould Employees		963,970	471
	Henkel Corporation Employees		1,183,926	546
	Kankakee Bell		1,849,337	787
	Kankakee City Employees		566,253	490
	Kankakee Community College		60,254	120
	Kankakee County Catholic		14,311,530	7,650
	Kankakee Federation of Teachers		993,583	519
	Kankakee St Martin		280,616	379
	Kankakee Terminal Belt		1,015,087	584
	Mobil Chemical		978,747	539
	Riverside Hospital		300,984	652
	Roper Employees		6,035,768	2,176
	SDC Employees		1,456,208	1,284
	Texize		351,257	264

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Kankakee	Kankakee County State Employees	Manteno	$ 950,951	1,169
	The Stelle	Stelle	50,737	95
Kendall	Plano Savings	Plano	386,358	531
Knox	Pottery Workers	Abingdon	256,235	284
	ABBCO Galesburg	Galesburg	89,095	119
	Beatrice		124,784	142
	Gale Employees		6,099,430	2,708
	Galesburg Burlington		4,934,075	3,124
	Galesburg Chapter		2,809,908	2,554
	Galesburg Midwest		5,466,883	2,842
	Galesburg Postal		704,141	562
	Galesburg St Mary's Hospital Employees		83,921	312
	K C G E		417,970	527
	Knox College		218,553	306
	Knox County School Employees		1,274,133	1,049
	Register Mail		235,618	178
	Research Hospital		361,024	673
	Utility Employees Galesburg-Kewanee		1,255,504	770
LaSalle	AM Nickeloid Employees	LaSalle	1,238,604	402
	Carus Employees		404,342	472
	School District 120 Employees		190,560	190
	Utility Employees LaSalle Svc Area		814,436	555
	Westclox Employees		1,287,968	695
	CONCO Employees	Mendota	1,023,642	839
	Bakelite Ottawa Plastics	Ottawa	2,689,555	1,651
	Glass Workers		19,544,018	10,789
	LaSalle County Postal		201,839	204
	LaSalle County School Employees		549,345	609
	Ottawa Hiway		639,275	614
	Tri-County Chapter		2,001,231	2,333
	Illinois Valley	Peru	3,440,586	2,969
	Peru Municipal		195,994	241
	Peru St Marys Parish		251,128	328
	Tobler Transfer		653,494	370
	Flink Employees	Streator	36,515	56
	Knoedler Employees		89,998	65
	Peabody-Myers Employees		382,181	429
	Streator Community Savings/C U		2,742,258	1,536
Lake	B A E	Barrington	2,534,355	954
	CAI Employees		2,515,202	804
	Travenol Employees	Deerfield	10,187,531	14,226
	Great Lakes	Great Lakes	86,499,541	46,948
	North Lakes Teachers	Gurnee	299,942	464
	Warren Newport		4,830,739	3,007
	Anchor Employees	Libertyville	189,840	208
	Mundelein Community	Mundelein	558,573	501
	Fanzteel Employees	North Chicago	1,902,006	1,129
	Trinity AME Church		39,671	109
	United Catholic	Wauconda	39,731	190
	Consumers Cooperative of Lake County	Waukegan	21,298,864	18,074
	J-M Employees		2,434,675	1,176
	Keystone Printing		336,738	347
	Lake County Postal		449,879	403
	North Shore Gas		1,935,393	920
	NOSCO Credit Union		230,501	242

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Lake	Outboard Marine Corporation Employees		9,263,503	4,580
	VR/Wesson		193,915	202
	Waukegan Municipal Employees	Waukegan	$ 319,061	385
	Waukegan Veterans		177,420	216
	Zion Industries	Zion	96,424	72
Lawrence	WITCO Employees	Lawrenceville	102,074	92
Lee	Dixon Teachers	Dixon	246,821	320
	DSH Employees		253,079	632
Livingston	Fox Employees	Dwight	263,842	378
	Pittsburgh International Employees	Fairbury	128,425	193
	Pontiac-Dwight Prison Emp	Pontiac	425,427	694
Logan	Eaton Employees	Lincoln	602,248	631
	L & F Employees		162,738	449
	Lincoln Area Electric Employees		175,624	154
	Logan County Public Employees		4,692,912	3,057
	Pierce Glass Lincoln		61,134	149
Macon	B & O Employees	Decatur	301,587	318
	Cash-Acme Employees		503,349	294
	Central Illinois Chapter		1,063,395	1,989
	Commodore		75,922	62
	Decatur Adm		2,973,714	2,470
	Decatur Bell		2,328,167	946
	Decatur Carpenters		115,169	304
	Decatur City Employees		779,688	449
	Decatur Earthmover		24,214,336	7,888
	Decatur Firemans		1,057,481	585
	Decatur Medical Dental		1,564,280	1,909
	Decatur N & W Employees		15,897,504	10,614
	Decatur Policemen		501,462	232
	Decatur Postal Employees		1,492,636	842
	Decatur Purity Baking Company		741,826	449
	Decatur St Marys		1,605,532	1,497
	Decatur Stanolind		2,753,840	1,365
	Glassworkers Works #14		304,161	428
	Grigoleit Employees		434,053	254
	Home		81,876	123
	I B E W Local #146		233,135	409
	Illinois Media Association		967,926	959
	King Lar Employees		604,128	226
	Land of Lincoln		8,234,900	4,427
	Marvel-York		7,175,178	3,200
	Meyer Center		368,860	472
	Mueller Co Employees		6,495,275	2,252
	Neisler		188,270	211
	St James		962,268	892
	Staley Employees		17,162,265	7,520
	Third United Methodist		290,681	241
	Tollys Employees		688,568	375
	Wagner Castings Company		3,148,947	1,216
Madison	ABBCO Credit Union	Alton	1,024,086	752
	Alt-Wood Chapter		773,657	1,461
	Alton Bell		1,492,154	760
	Alton Postal		232,398	209
	Alton SH Employees		497,475	552
	Duncan Employees		311,934	192

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Madison	Electrogas		563,484	380
	I B E W Local B-649		154,982	211
	Laclede Alton Works Employees	Alton	$ 12,728,632	4,067
	Bea	Bethalto	361,700	263
	B & O St Louis Division Employees	Collinsville	94,209	112
	Electrical Workers		309,076	436
	Water Company Employees		110,288	195
	Olin Employees	East Alton	20,636,436	8,577
	MADCO	Edwardsville	58,817	417
	SWICSIU Credit Union		1,722,892	1,405
	GCAD Credit Union	Granite City	2,306,180	2,080
	Industrial		2,053,708	1,733
	Operating Engineers Local 148		4,009,829	2,309
	Processors		1,145,258	1,358
	School District 9		974,313	936
	St Elizabeths Parish		447,347	496
	East Side Terminal	Madison	1,154,970	978
	Atlas	Wood River	2,167,014	1,508
	Wood River Hospital		167,353	302
Marion	Centralia Correctional Center	Centralia	34,172	166
	Illinois Central (St Louis Division)		583,654	710
	Murray Employees		199,118	426
	Salem School System	Salem	545,555	524
Massac	Allied Chem Metro Works Employees	Metropolis	610,731	563
	Electric Energy Inc Employees		942,393	745
McDonough	Western Illinois University	Macomb	1,695,045	1,819
McHenry	TM Employees	Algonquin	111,855	346
	Oak Employees	Crystal Lake	968,644	827
	Harvard Community	Harvard	643,076	687
	Huntley Community	Huntley	654,816	1,162
	Intermatic	Spring Grove	717,350	922
	Professional Association of Clergy	Richmond	259,817	229
McLean	Alton Route Employees	Bloomington	1,608,606	1,663
	Bloomington GE Employees		1,889,163	1,696
	Bloomington Municipal Employees		949,075	825
	Bloomington Postal Employees		671,333	427
	Bloomington St Josephs Hospital Emp		42,664	285
	Co-Op Credit Union		181,832	141
	Funk Seeds Employees		825,158	863
	GTI Employees		3,262,342	3,134
	McLean County Catholic		39,040	90
	McLean County Educators		551,546	924
	Pantagraph Printing and Stationery		201,715	256
	Purina Employees		119,080	114
	United Methodist Ministers		1,396,203	1,445
	Brokaw Hospital Employees	Normal	352,148	619
	I S U Credit Union		4,317,980	2,473
Mercer	Health Professionals	Aledo	117,862	272
	Mercer County School Employees		205,913	304
Montgomery	Hillsboro Community	Hillsboro	74,304	261
Morgan	Jacksonville Area State	Jacksonville	132,660	361
	PN		164,970	350
Ogle	North West Illinois	Mt Morris	2,793,246	3,186
	Oregon Community	Oregon	555,625	631
	Polo Community	Polo	164,218	318

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Peoria	Redbrand	Bartonville	7,962,757	4,198
	Wayne Employees		102,906	180
	Bemis Employees	Peoria	484,932	535
	Bergner Associates	Peoria	$ 535,761	1,327
	Brass Foundry Company Employees		84,872	121
	CILCO Credit Union		6,593,121	1,943
	Construction Equipment		318,799,047	98,922
	Kemba Peoria		4,151,794	1,802
	M & I Credit Union		217,661	138
	Mid Central		9,122,794	6,995
	Peoria Bell		3,481,393	1,467
	Peoria City Employees		1,504,574	1,579
	Peoria County School Employees		703,290	1,149
	Peoria Fire Fighters		1,142,655	244
	Peoria Graphic Arts		1,144,440	1,137
	Peoria Hiway		405,716	416
	Peoria Journal Star		1,028,849	857
	Peoria Postal Emp		1,911,676	1,148
	Prairie Farms Dairy		171,425	160
	Proctor Hospital Employees		599,783	737
	St Francis Hospital Employees		2,158,884	2,712
	St Patrick Catholic		117,922	328
	State Employees Central Illinois		357,293	586
	Surface Lines Employees		145,509	181
	Peoria Typographical	Peoria Heights	96,500	91
Perry	Blue Bell Employees	DuQuoin	8,826	70
	TURCO Employees		124,261	199
Piatt	Ting Credit Union of Illinois	Hammond	300,865	343
	Caldwell	Monticello	49,805	83
	MEA		75,090	154
Pike	Illini Community Hospital	Pittsfield	62,400	134
	King Employees		63,088	92
Putnam	Hennepin Steel Workers	Hennepin	336,162	512
Randolph	Menard	Menard	101,177	242
	Spartan	Sparta	179,713	419
Rock Island	Chemox	Cordova	141,717	340
	Deere Harvester	East Moline	28,111,852	8,717
	East Moline Silvis Municipal		160,119	250
	John Deere Foundry		8,511,208	2,467
	United Township Schools		1,990,170	1,552
	Catholic Credit Union of Rock Island	Moline	955,770	981
	Deere & Company		29,933,082	13,254
	George Evans Employees		49,386	92
	Herman Nelson Employees		1,197,830	616
	McLaughlin Employees		675,777	355
	Moline Fire Department		4,133,171	1,798
	Moline Postal Employees		345,132	258
	Montgomery Employees		2,565,134	1,889
	Plow/Planter Employees		9,748,077	6,220
	School District 40 Employees		1,981,131	1,175
	Williams White		391,077	205
	Bituminous Employees	Rock Island	837,843	830
	Employees Credit Union of Rock Island		1,009,898	538
	Gas and Electric		3,827,796	1,985
	IH Mississippi Valley		40,679,543	17,415

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Rock Island	Illinois IA Teamsters		144,927	449
	International Harvester Farmall		53,855,769	14,002
	J I Case Employees		1,142,312	618
	Jaydon Employees	Rock Island	$ 1,176,340	663
	Reynolds Engineer Employees		187,931	166
	Rock Island Area Schools		204,367	308
	Rock Island Franciscan		957,521	1,341
	Rock Island Postal Employees		1,885,147	1,296
	Tri-Cities Bell Employees		1,623,626	779
Saline	Southeastern Electric Employees	Eldorado	1,073,288	400
	NYC Employees	Harrisburg	144,174	149
Sangamon	Chemical Employees	Illiopolis	70,627	219
	Certified	Springfield	51,893	54
	Franklin Life Employees		1,086,659	1,133
	Hobbs Division Stewart-Warner		211,326	283
	I A S A Credit Union		1,411,064	779
	IBEW Local 193		194,213	160
	Illinois Education Association		1,309,700	1,768
	Illinois State Employees		1,270,691	3,167
	Imperial		15,141	103
	IRSE Credit Union		1,383,490	868
	MMC Employees		507,209	1,209
	Pillsbury Employees		1,808,800	538
	Sangamon County		196,659	429
	Sangamon County Schools		2,359,225	1,459
	Sangamon State University		27,771	108
	Springfield Bell		4,948,140	2,055
	Springfield Chapter		3,423,570	1,449
	Springfield CILCO		418,669	264
	Springfield City Employees		1,020,059	1,178
	Springfield Clinic		381,454	265
	Springfield Fiat-Allis		1,925,488	1,545
	Springfield Firemen		494,904	216
	Springfield Postal		2,610,788	1,239
	Springfield Prairie Farms Dairy		149,650	115
	Springfield Printers		571,289	439
	Springfield Sacred Heart		15,263,024	8,481
	Stranco		80,091	112
Scott	Relco	Winchester	190,832	165
St Clair	Amalgamated 534	Belleville	1,247,824	1,116
	Belleville Comm		1,078,113	860
	Belleville National Government Emp		193,029	225
	Catholic Credit Union Belleville		3,840,767	3,137
	Southern Illinois Directors		1,518,803	490
	Ellen	Caseyville	110,922	175
	Cerrobrass	East St Louis	883,284	748
	Charles Pfizer and Company Inc Emp		212,775	276
	Electropower		417,554	368
	Illinois Central East St Louis		522,579	530
	Motor Coach Employees		1,264,274	970
	St Clair County Teachers		2,499,683	2,704
	C T Employees	Fairmont City	480,778	594
	Caseyville Township Community	Fairview Heights	257,877	294
	East St Louis National Government		374,429	239
	Egyptian		280,842	418

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
St Clair	Arrow's	Natl Stock Yards	1,047,750	629
	Stock Yards Employees		224,144	201
	St Agathas Consolidated	New Athens	233,460	458
	Monsanto Employees	Sauget	$ 2,661,930	1,344
	Scott	Scott AFB	51,338,869	23,679
Stephenson	Blackhawk Area	Freeport	5,758,055	2,640
	Freeport City Employees		105,045	165
	Freeport Journal Standard		69,188	60
	Freeport Postal Employees		38,302	67
	Micro Switch Employees		11,176,425	5,127
	Modern Plating Employees		196,839	143
	Rawleigh Employees		62,450	71
	Stephenson County Schools		559,093	482
Tazewell	Cerelose	Pekin	2,862,766	1,564
	Quaker Oats Employees		120,076	105
	Tazewell County Government Employees		426,250	277
	Tazewell County School Employees		2,617,783	1,764
Union	Ash Employees	Anna	724,978	796
Vermilion	Chuckles Credit Union	Danville	476,669	320
	Commercial News		380,510	449
	Conron Employees		96,635	115
	Danville Bell		1,283,105	607
	Danville Holy Family		608,219	549
	Danville Post Office Employees		179,788	166
	Eastgate Industrial Site		181,015	206
	ESCO Danville Employees		1,842,352	832
	Hyster Danville Employees		1,848,610	1,509
	Industrial Gloves Employees		203,797	154
	Interstate Publishers Employees		346,717	377
	L & N and C & EI		898,949	432
	Lakeview Medical Center		2,070,155	1,383
	Lauhoff Employees		2,206,424	953
	Local 1271		490,894	736
	Lyons NYC		191,139	249
	Midwest GE Employees		4,550,868	3,334
	Tee Pak		3,508,448	1,668
	VA		8,231,653	3,276
	Vermilion County		4,593,015	6,474
	579 Credit Union		4,058,152	3,064
	Grant & Ross Township Community	Hoopeston	14,122,271	9,704
	Joan of Arc		328,718	382
Wabash	Snap-on	Mt Carmel	1,918,268	1,684
Warren	Teachers Credit Union/Warren County	Monmouth	191,724	305
	Wells Employees		45,394	72
Whiteside	Community General Hospital	Sterling	94,932	191
	Lawrence Brothers Employees		378,906	322
	School Employees		3,932,714	1,680
	Steelworkers		4,633,318	3,547
Will	Joliet-St Anne	Crest Hill	335,466	344
	AJE Credit Union	Joliet	812,970	469
	Central Credit Union of Will County		2,384,134	2,776
	Earthmover Joliet		13,909,408	6,674
	EJ & E Central		4,476,899	1,595
	Joliet District		4,036,310	1,550
	Joliet Firefighters		569,038	309

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Will	Joliet Herald-News		570,551	495
	Joliet Prairie Employees	Joliet	$ 273,101	180
	Mt Carmel		51,929	382
	Olin Employees Credit of Joliet		4,210,692	1,349
	Will County Schools		1,400,262	1,367
	Romeoville Community	Romeoville	783,011	673
Williamson	D-B Employees	Herrin	128,120	190
	Norge Herrin		2,221,421	1,906
	Southern Illinois Schools		5,798,510	3,377
	Marion Memorial Hospital	Marion	141,744	304
	Marion VA Hospital		309,656	301
	Williamson County Catholic		278,809	367
Winnebago	Atwood	Rockford	1,837,278	1,341
	Barnes Drill Employees		554,114	383
	Behr Employees		75,381	111
	Diamond "R"		213,192	290
	ELCO Employees		1,913,751	1,066
	Greenlee Employees		3,616,290	2,096
	Gunite Employees		1,313,319	513
	H O Perlee		974,795	787
	Ingersoll		149,852	410
	J L C Employees		3,473,232	1,386
	Muellers-Pinehurst		328,580	262
	MUJ		1,247,744	553
	National Lock Employees		2,039,488	1,633
	Nihan/Martin Employees		27,150	20
	Northern Illinois		10,779,080	9,815
	Precision Castings Co		102,318	130
	Quaker Employees		234,105	283
	Rock-Winn		418,211	911
	Rockford Bell		3,600,353	1,887
	Rockford Clutch		1,298,844	801
	Rockford Municipal Employees		1,243,387	1,076
	Rockford Newspapers		68,194	172
	Rockford Postal Employees		2,082,871	1,485
	Sundstrand		16,044,042	9,318
	W A Whitney Employees		319,980	289
	W F & John Barnes Employees		484,440	456
	Weise Associates		308,667	749
	Winnebago County School		2,780,750	3,205
	Besly Welles Employees	South Beloit	9,971,417	633
	Gardner		563,500	527
	Warner Employees		2,846,983	3,220
Woodford	Metamora St Marys Parish	Metamora	433,508	485



DFI

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Background

Currency Exchanges provide important and vital financial services to Illinois residents who otherwise would not have access to these services. The major responsibility of the Currency Exchange Division is to ensure that these services are delivered to the public in the most efficient manner possible and that they are provided with all of the safeties and protections intended by State law. To ensure this, the General Assembly enacted into law the Currency Exchange Act, Illinois Revised Statutes, Chapter 17 Paragraph 4801. Under the provisions of this Act the Currency Exchange Division licenses and regulates the currency exchange industry.

Currency Exchanges have been a part of the Illinois scene since the 1930's. Originally coming into being as a result of community bank failures during the depression years, the industry has matured and diversified to the extent that today, in 1983, it has become an important part of a number of Statewide service delivery systems as it continues to make important contributions toward the overall economy of the State of Illinois.

Currency Exchange services are offered to consumers through two types of currency exchanges, the ambulatory exchange and the community exchange.

Ambulatory Currency Exchanges are check cashing companies that are licensed to cash payroll checks for employees on the premises of their employers at Department-approved locations. These check cashing services are provided from a central location, person to person or an armored truck parked on the premises of the employer. As of June 30, 1983, 564 ambulatory currency exchanges were operating in Illinois. Of these 564, 549 are located in Cook County, 13 are located in DuPage County, 1 is located in Lake County and 1 is located in Will County.

Community Currency Exchanges are most often store front businesses that provide a variety of financial and financially-related services to consumers. Included in these services are check cashing, sales of money orders, processing of motor vehicle and title registration forms, acting as agents for photofinishing companies, for bill payments for utilities and telephone, and sale of postage stamps, bail bond cards and tokens for public transportation systems. Additionally, community currency exchanges serve as distribution centers for the majority of State of Illinois Public Aid checks and food stamps from the United States Federal Food Stamp Program. As of June 30, 1983, 613 community currency exchanges were operating in Illinois. The following list is a breakdown by counties:

Champaign	1
Cook	558
DuPage	12
Jackson	1
Kane	4
Kankakee	3
Lake	5
LaSalle	3
Macon	3
Rock Island	4
Peoria	1
St. Clair	3
Sangamon	3
Will	10
Winnebago	2

Legislation passed in October 1977, gave the Department of Financial Institutions the authority to set maximum rates for the cashing of checks and the writing of money orders in currency exchanges. The following year additional legislation was enacted that set the guidelines on how this was to be accomplished. This process was completed in 1980 and on January 1, 1981 the first State regulated rates became effective. These rates, which have not been changed since the effective date, are 1.1% plus $.75 for checkcashing and 1.0% plus $.75 for money orders.

Currency Exchange Division Operations

Personnel

Supervisor	1
Assistant Supervisor	1
Review Examiner	1
Chief Investigator	1
Field Examiners	6
Clerical	2

The regulatory responsibilities of the Currency Exchange Division are varied. State law mandates that every community and ambulatory currency exchange is to be examined and inspected annually. Field examiners conduct the examinations of community currency exchanges on a surprise basis at the actual location of the community exchange. Currency exchanges that are found to be in serious violation of the Currency Exchange Act and/or the Rules and Regulations of the Department, among other things, are subject to reexamination to ensure that compliance has been achieved. During FY 83, 613 of these types of examinations were conducted on Illinois Community Currency Exchanges.

The Chief Investigator conducts ambulatory currency exchange inspections. Inspections are conducted on a surprise basis, at the locations of the employer at the time and on the day that the checkcashers are licensed to provide the service. During FY 83, 550 ambulatory currency exchange inspections were conducted.

Examinations are also performed on currency exchanges that are sold. This is done to ensure that the financial position of the exchange remains sound and that provisions are made to protect the money order float, which is considered public funds.

All applications for new community currency exchange licenses or ambulatory licenses are reviewed and investigated by the Currency Exchange Division. Applications for Change of Location, Change of Name, Stock transfers and Officer Approvals are also investigated by the Division. Division management is continually taking steps to improve and expand the review and investigation process to ensure each application is handled as thoroughly and fairly as possible. Files kept on these applications are better documented than they have been at any time in the past.

Division management also advises the Director on liquidations, which are Community Currency Exchanges that have gone out of business; receiverships, which are community currency exchanges under supervision of a Receiver appointed by the Director, and all currency exchange related litigation.

Division staff deal with a wide range of currency exchange related consumer complaints. Whether it is an allegation of being short-changed, a problem concerning rates being charged or a lost money order, each complaint is hopefully worked through to the satisfaction of the consumer. Part of the success for this can be attributed to the positive relationship the Division has worked toward establishing with the Currency Exchange industry to ensure that the needs of the public are adequately served.

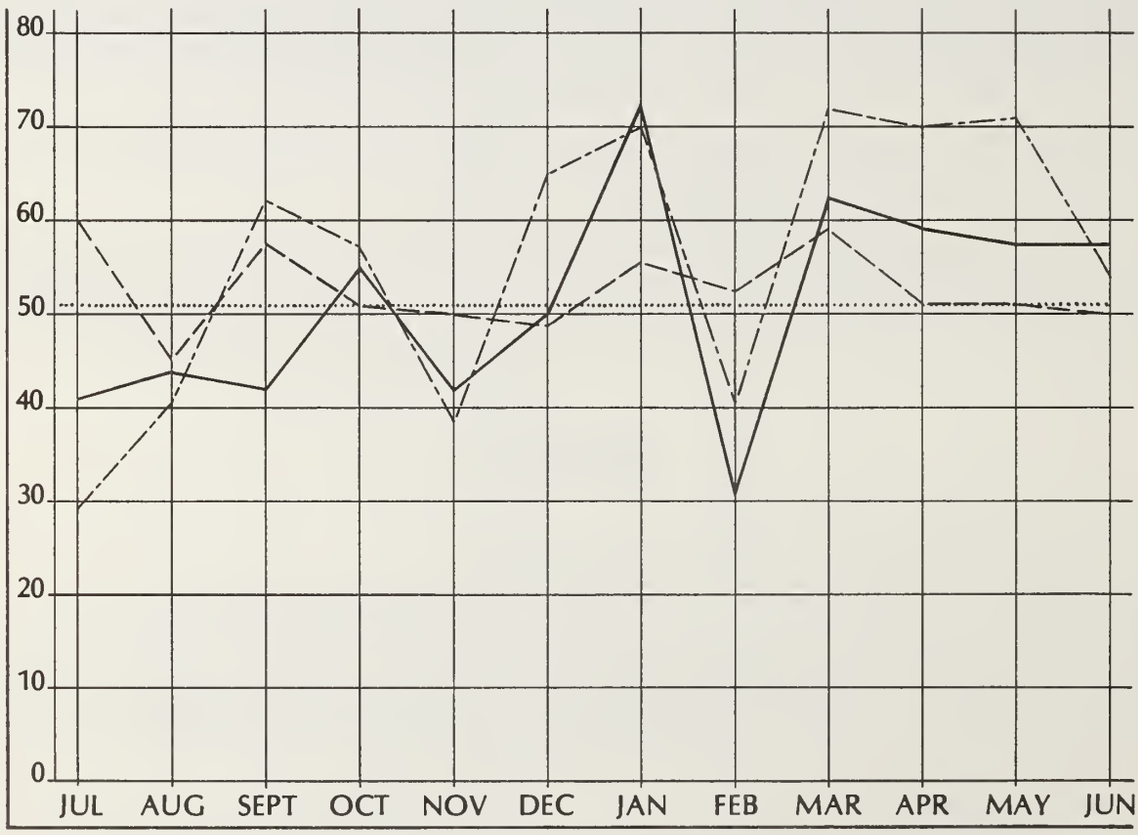
Highlights

In addition to completing the statutory requirements as mandated by State law, Fiscal year 1983 was an active year for the Currency Exchange Division and the Currency Exchange Industry:

- Thillens Checashers, Inc., the sole ambulatory licensee in Illinois, celebrated its 50th year of service. Thillens Checashers, Inc. located at 1723 Howard Street, Evanston, is owned and operated by Mel Thillens, Sr.
- On January 31, 33 community currency exchanges were placed under administrative receivership by the Director. This was the largest number of financial institutions ever to be placed in this status at one time. This action was taken as a result of the examinations conducted on the Illinois chain which revealed severe cash impairments in each of the 33 currency exchange corporations. Mr. Donald Shine, Receiver, with the assistance of the Currency Exchange Division staff had most of the currency exchanges open and operating within 48 hours of the Receivership action to ensure continuation of essential services to community residents. These currency exchanges were subsequently placed under Chapter 11, as a result of the owner petitioning Federal Bankruptcy Court. At the end of the fiscal year, the Attorney General, representing the Department of Financial Institutions, had submitted briefs in an effort to have the 33 returned to State control.

- A currency exchange chain examination is an examination of more than one currency exchange that shares common ownership. Stemming from the examinations of the above chain of 33, a revised chain examination approach was developed by the Division. The new approach gives the Department a better view of the financial condition of each individual store within the chain as well as the financial health of the entire chain.
- A recommendation by the Currency Exchange Advisory Board resulted in the Director approving two additional services for currency exchanges: bail bond cards and photofinishing. Currency exchanges wishing to offer these services must follow guidelines established by the Department as well as having authorizations for each service signed by the Director, displayed in their exchanges.
- A revised food stamp disbursement system in conjunction with the community currency exchanges became effective in January of 1983. Previously, community currency exchanges had loose food stamps which they counted out and distributed. Under the new system, stamps are precounted and prepackaged prior to being delivered to the currency exchanges.
- The above food stamp system, which originally was only operational in urban areas, became operational in certain downstate counties. As a result, community currency exchanges opened in Springfield, Alton, Granite City and Rock Island to meet the financial needs of area residents.
- Also resulting from the revised food stamp disbursement system was the development of a group insurance program by the Community Currency Exchange Association in conjunction with the major currency exchange insurance companies. This new group program benefits both the Currency Exchange industry and the public by providing more comprehensive coverage at a lower cost.

Statutory Examinations Completed



..... Median Exams Completed

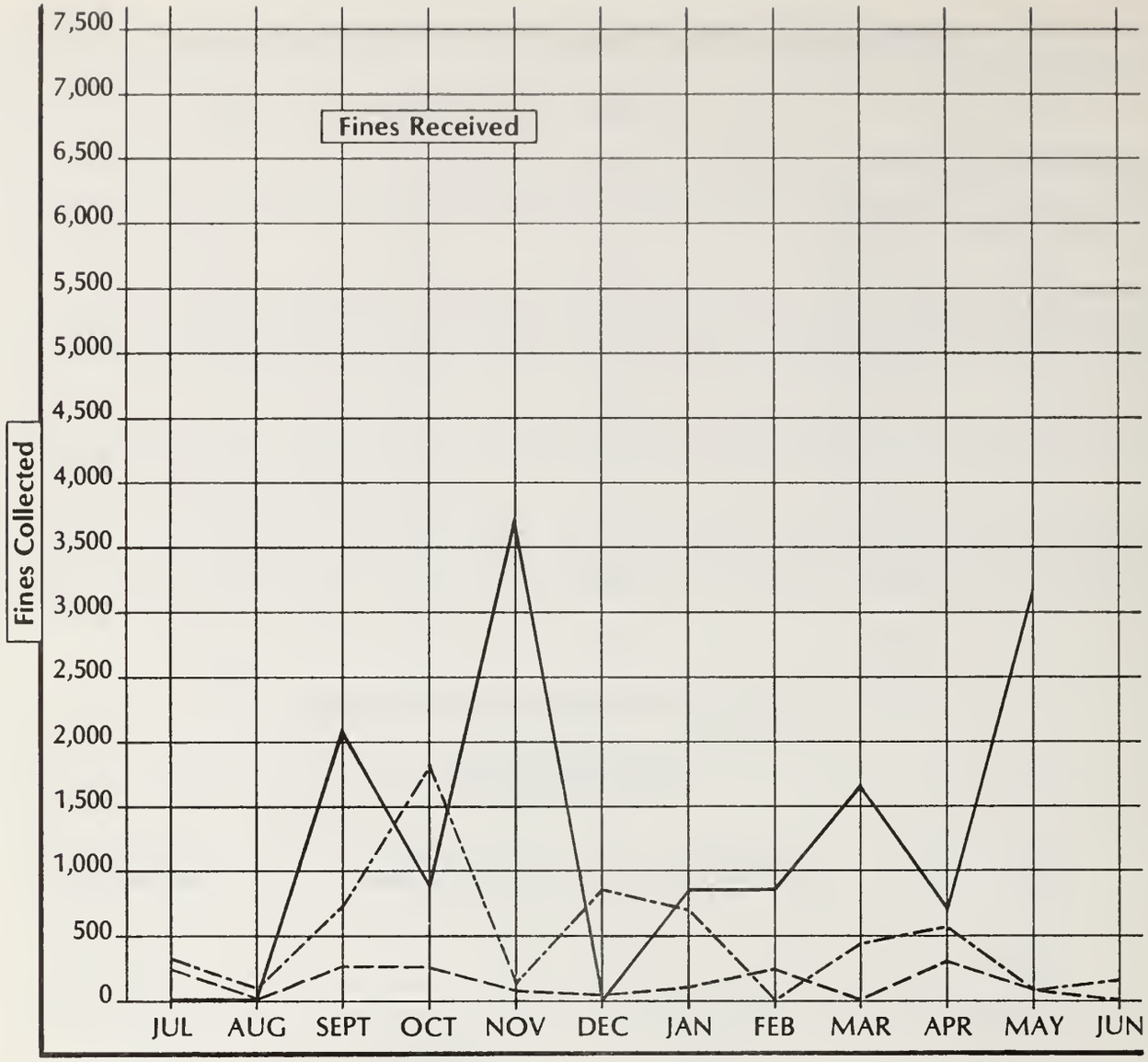
_____ Exams Completed 1983 - 613	Examiner Days 1983 - 1235
_ _ _ _. Exams Completed 1982 - 658	Examiner Days 1982 - 1312
_ - _ - _. Exams Completed 1981 - 673	Examiner Days 1981 - 1476

Comparison of the Number of Ambulatory Licenses

	FY 83	FY 82	FY 81
JULY	7	5	3
AUGUST	4	7	2
SEPTEMBER	2	9	1
OCTOBER	5	11	3
NOVEMBER	8	9	0
DECEMBER	11	10	0
JANUARY	10	8	2
FEBRUARY	10	11	2
MARCH	13	15	3
APRIL	8	10	2
MAY	13	11	5
JUNE	12	11	1
TOTAL	103	117	24

Fines Received

Month	FY 83 Fines Received	FY 82 Fines Received	FY 81 Fines Received
JULY	–	$ 250.00	$ 300.00
AUGUST	–	–	100.00
SEPTEMBER	$ 2,050.00	250.00	750.00
OCTOBER	950.00	250.00	1,800.00
NOVEMBER	3,750.00	150.00	200.00
DECEMBER	–	50.00	850.00
JANUARY	300.00	150.00	700.00
FEBRUARY	800.00	500.00	–
MARCH	1,650.00	–	400.00
APRIL	700.00	300.00	625.00
MAY	3,300.00	100.00	100.00
JUNE	300.00	–	250.00
TOTAL	$13,800.00	$ 2,000.00	$ 6,075.00



——— Fines Received 1983 - TOTAL $13,800.00

– – – – Fines Received 1982 - TOTAL $2,000.00

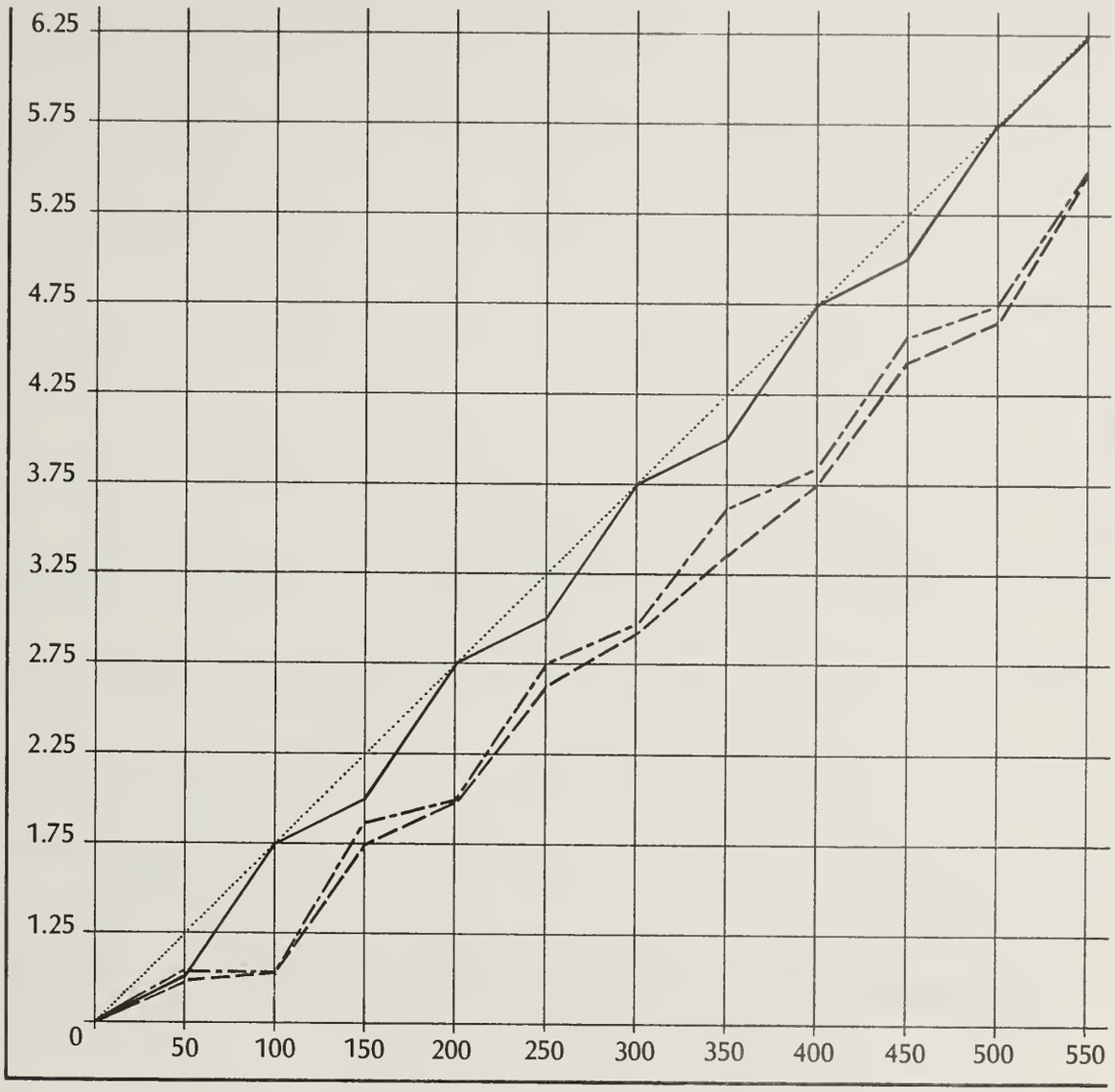
—·—·— Fines Received 1981 - TOTAL $6,075.00

The above graph and chart indicates an increase in fines collected. This can be attributed to the change in the chain examination, which in turn resulted in uncovering more impairments.

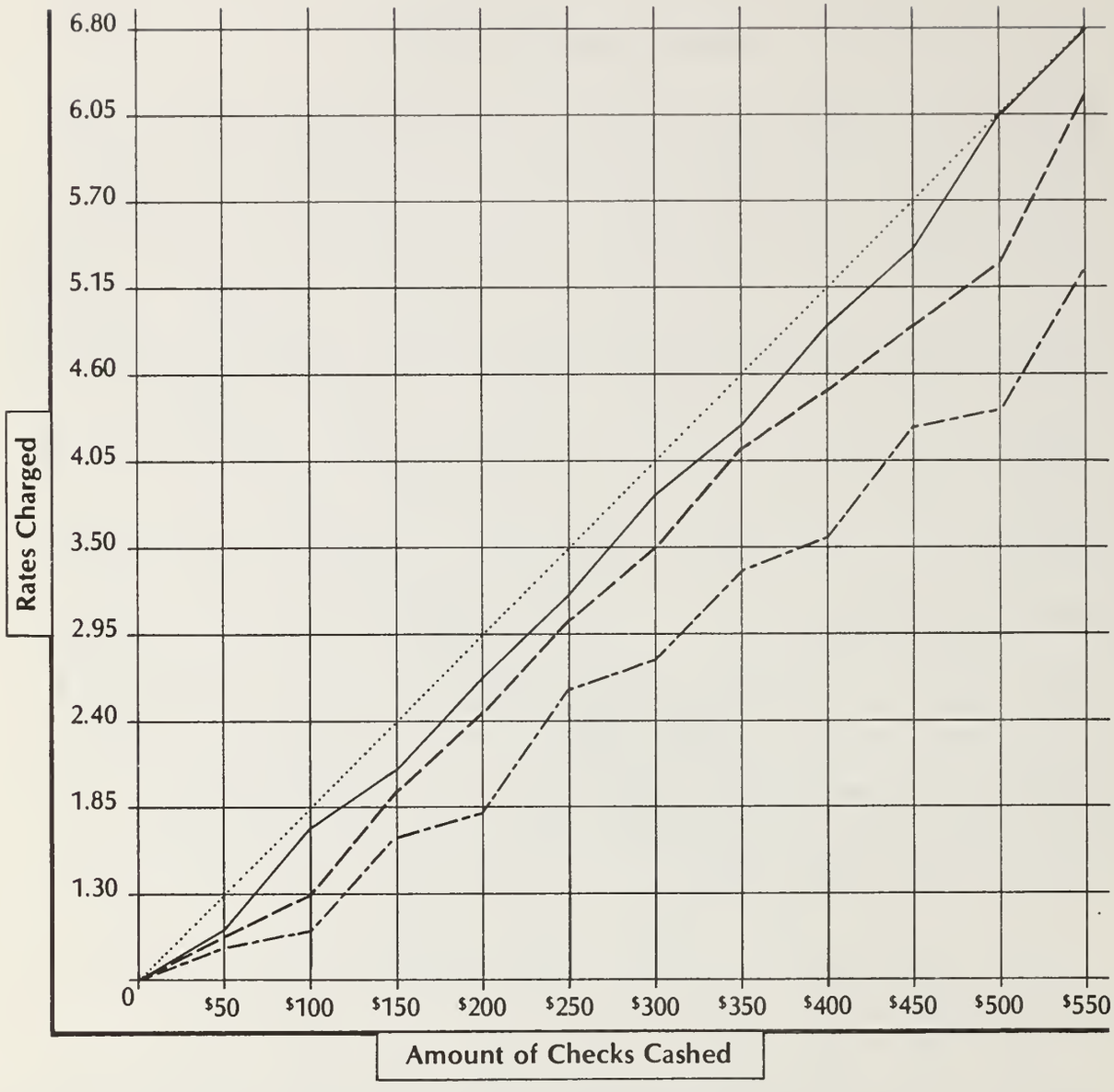
Fees

The following four graphs indicate a general increase in both the average as well as median fees charged to the public. This can be attributed to the economic conditions experienced over the three years.

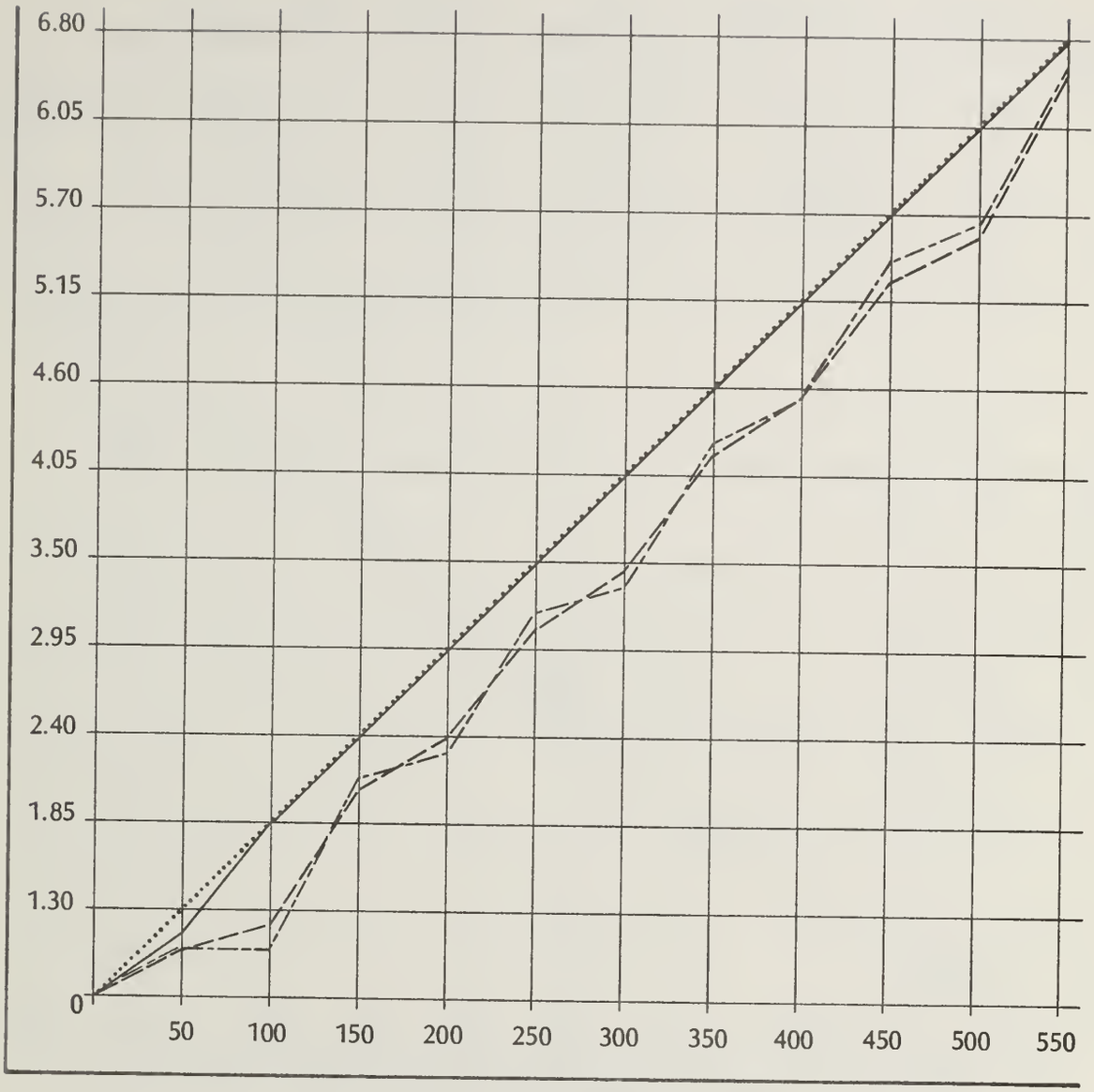
Median Money Order Fees



Check Cashing Fees (Average)



Median Check Cashing Fees



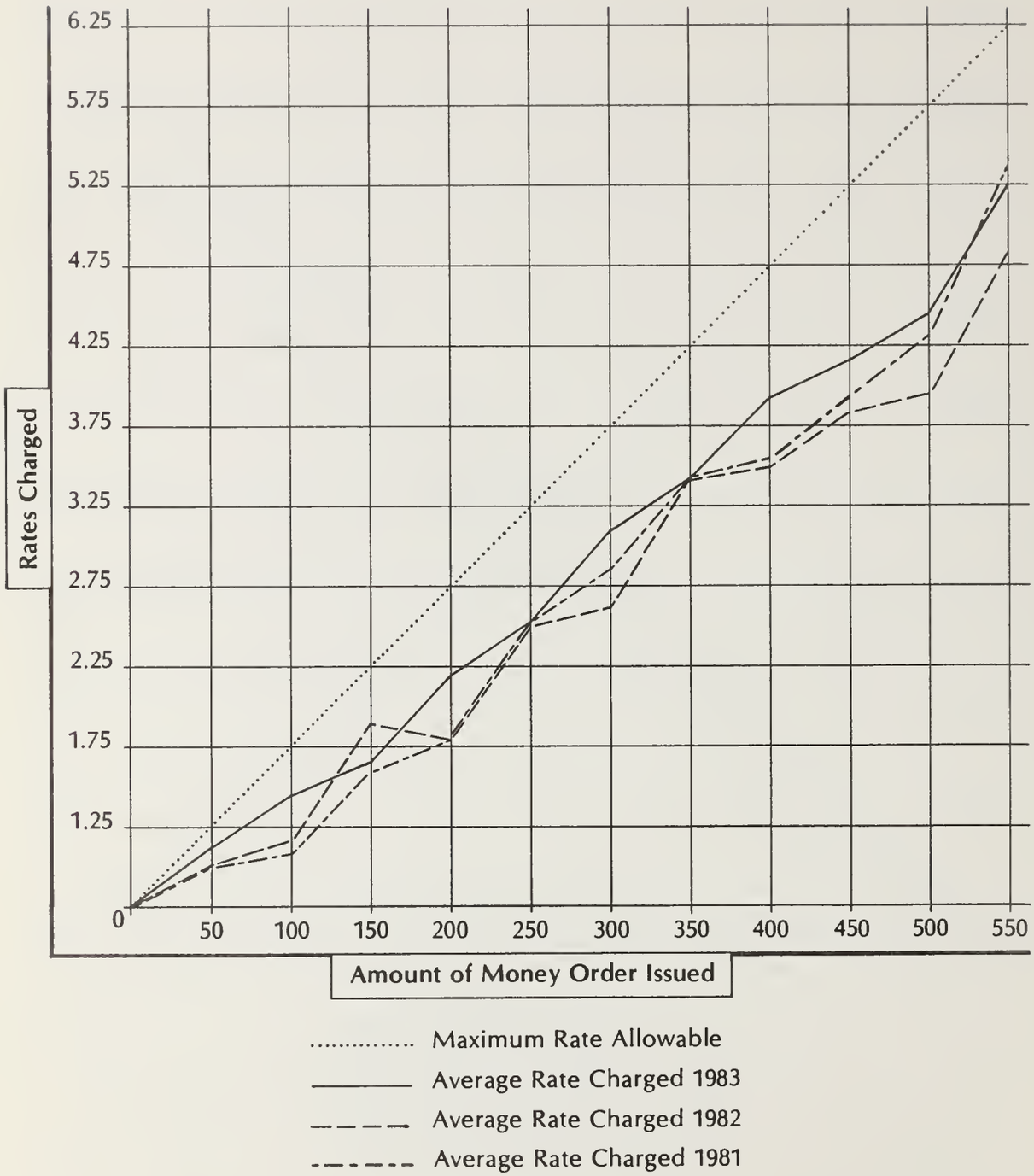
..... Maximum Rate Allowable

——— Median Rate Charged 1983

– – – – – Median Rate Charged 1982

– – – – – Median Rate Charged 1981

Money Order Fees (Average)



Currency Exchange Industry
Activity Report
Income

	September 1982 Based on 600	Percent of Income	1982 Average Size	September 1981 Based on 556	Percent of Income	1981 Average Size
Check Cashing	$44,008,949	68%	$ 73,348	$39,148,714	68%	$ 70,411
Money Order Fees	7,383,984	11%	12,305	7,177,769	12%	12,910
License Fees	6,488,845	10%	10,815	5,518,256	10%	9,925
Utilities Fees	2,021,179	3%	3,369	1,926,508	3%	3,465
Other	4,253,227	8%	7,009	4,116,409	7%	7,403
Total Income	$64,156,184	100%	$106,846	$57,887,656	100%	$104,114

Source: 1982 Individual Currency Exchange Annual Reports

New Community Currency Exchange Licenses Issued FY 83

Name	Address	City
Palwaukee Curr. Exch. Inc.	690 Milwaukee Ave.	Prospect Heights
51st & Western Curr. Exch. Inc.	5102 S. Western Ave.	Chicago
State License Service Curr. Exch. Inc.	4125 11th St.	Rock Island
First Curr. Exch. of Springfield	1407 S. 16th St.	Springfield
Milwaukee Addison Curr. Exch. Inc.	3589 N. Milwaukee Ave.	Chicago
Community Curr. Exch. of Springfield	115 N. 6th St.	Springfield
Downstate Curr. Exch. Inc.	614 S. Grand Ave. East	Springfield
Azteca Curr. Exch. Inc.	4327 W. 26th St.	Chicago
Jackson Curr. Exch. Corp. #2	1943 W. 79th St.	Chicago
Naperville Curr. Exch. Inc.	1163 Ogden Ave.	Naperville

New Ambulatory Currency Exchange Licenses Issued FY 83

Name	Address	City
Custom Food Products	730 N. Albany	Chicago
Niagara Envelope Co. of Illinois	9405 W. River St.	Schiller Park
Belmont Community Hospital	4058 W. Melrose	Chicago

American Bank Note Co.	6312 W. 74th St.	Chicago
American Bank Note Co.	5858 W. 73rd St.	Chicago
L. Karp & Sons Inc.	1301 Estes	Elk Grove
Rehabilitation Institutions of Chicago	345 E. Superior	Chicago
United Airlines	4347 United Parkway	Schiller Park
The Reliable Corp.	1001 W. Van Buren	Chicago
Intercraft Industries Corp.	505 N. Railroad Ave.	Northlake
Continental Can Co.	5401 W. 65th St.	Chicago
Orval Kent Food Co.	120 W. Palatine Rd.	Wheeling
Angelair Bridal Mfg. Co. Inc.	1001 W. Van Buren	Chicago
Wico Corp.	6343 Gross Point Rd.	Niles
Olmarc Packaging Co.	11130 W. King St.	Franklin Park
Excell Metal Products Inc.	2041 W. Churchill St.	Chicago
Berry Bearing Co.	4242 S. First Ave.	Lyons
Conway Import	11051 W. Addison	Franklin Park
Japanese American Service Committee	4427 N. Clark St.	Chicago
John O. Butler Co.	4635 W. Foster Ave.	Chicago
American Grinding & Machines	2000 N. Mango	Chicago
Card-O-Link Co.	1948 Ridge Ave.	Evanston
Gardiner Metal Co.	4820 S. Campbell Ave.	Chicago
Fluid Power Systems	511 Glenn Ave.	Wheeling
Buckbee-Mears Precision Stamping Inc.	2100 Lunt Ave.	Elk Grove Village
Doerr Electrical Corp. Northbrook Div.	1657 Shermer Rd.	Northbrook
St. Anne's Hospital East	311 E. North Ave.	Northlake
Ni Tec Inc.	5600 W. Jarvis	Niles
Nu-Way Speaker Products	9245 Park Lane	Franklin Park
FCL Graphics Inc.	4626 N. Olcott Ave.	Chicago
Midas International	5300 W. 73rd St.	Bedford Park
National Casting Midland Ross Corp.	110 North 25th Ave.	Melrose Park
Wittek Golf Supply Co.	3650 N. Avondale Ave.	Chicago
Northrop DSD	500 Hicks Rd.	Rolling Meadows
Accurate Mfg. Co.	7934 S. Hoyne Ave.	Chicago
Lowenthal Mfg. Co.	2076 N. Elston	Chicago
Aquarius Metal Products	675 Greenleaf	Elk Grove
Gibson Specialty Corp.	2222 S. Michigan Ave.	Chicago
Safe Air Inc.	1300 S. Kostner Ave.	Chicago
Henri Fayette Inc.	1934 N. Washtenaw	Chicago
Pioneer Screw & Nut Co.	2700 York Rd.	Elk Grove Village

Creiger Electric Mfg. Co.	1747 N. Milwaukee Ave.	Chicago
United Methodist Publishing House	1661 N. Northwest Hwy.	Park Ridge
Foell Packing Co.	3117 W. 47th St.	Chicago
Great Lakes Terminal & Transport Corp.	1750 N. Kingsbury St.	Chicago
Haydock Caster Co.	7500 N. Caldwell	Niles
Homak Mfg. Co. Inc.	4433 S. Springfield Ave.	Chicago
Greif Bros. Corp.	615 Northwest Ave.	Northlake
Dixie Portland Flour Mill	1300 Carroll Ave.	Chicago
Kolcraft Products Inc.	5133 W. 66th St.	Bedford Park
Ideal Instruments Inc. A Damon Co.	607 N. Western Ave.	Chicago
The American Meat Packing Corp.	4277 S. Racine Ave.	Chicago
The American Meat Packing Corp.	3946 S. Normal Ave.	Chicago
Lavezzi Machines Works Inc.	900 Larch Ave.	Elmhurst
Lowenthal Mfg. Co. Inc.	1609 N. Wolcott	Chicago
Prestige Products	1004 Fairway	Bensenville
Tesko Welding & Mfg. Co.	4425 W. Kinzie	Chicago
Intercraft Industries Corp.	2500 W. Roosevelt Rd.	Chicago
Teledyne Industrial Diecast	2323 N. Wayne Ave.	Chicago
Slingerland Drum Co.	6633 Milwaukee Ave.	Niles
Monarch Metal Products	1901 Estes	Elk Grove Village
Johnson Meier Co.	3501 W. Touhy Ave.	Lincolnwood
St. Anne's Hospital	4909 W. Division St.	Chicago
James Electronics Inc.	2442 W. Irving Park Rd.	Chicago
Masterwork Inc.	1724 W. Wrightwood Ave.	Chicago
Lampshades Inc.	1615 N. Wolcott	Chicago
Bally Mfg. Co.	10701 W. Belmont Ave.	Franklin Park
Perfect Carton Corp.	2221 W. 43rd St.	Chicago
Omni Circuits Inc.	1851 Elmdale	Glenview
Process Color Plate Co. Inc.	1200 W. Monroe St.	Chicago
Grasmer Residential Home	4621 N. Sheridan Rd.	Chicago
Accurate Leather & Novelty Co.	1731–35 W. Belmont Ave.	Chicago
Tingstol Co.	1340 Fullerton Ave.	Chicago
Rollex Corp.	2001 Lunt Ave.	Elk Grove Village
Circuit Systems Inc.	1120 Fullerton	Addison
Certified Automotive Warehouse	2301 S. Ashland	Chicago
Glenview Terrace Nursing Center	1511 Greenwood	Glenview
St. Mary's Square Living Center of Chicago	7270 South Shore Dr.	Chicago
Smithco Fabricators Inc.	9611 W. Foster Ave.	Schiller Park

Total Exchange Breakdown by Form of Ownership and Region

Total Exchanges Reporting:					562	
Breakdown by ownership:						
Corporate	499	(89%)				
Individual	35	(6%)				
Partnership	28	(5%)			562	
Breakdown by region:						
1. Loop Area						
Corporate	24	(73%)				
Individual	5	(15%)				
Partnership	4	(12%)	33	(6%)		
2. Inner City						
Corporate	212	(92%)				
Individual	9	(4%)				
Partnership	8	(4%)	229	(41%)		
3. North						
Corporate	116	(86%)				
Individual	8	(6%)				
Partnership	10	(8%)	134	(24%)		
4. South						
Corporate	147	(88%)				
Individual	13	(8%)				
Partnership	6	(4%)	166	(29%)		
Total					562	(100%)

Currency Exchanges in Receivership

Receivership is when a Currency Exchange is under the supervision of a Receiver appointed by the Director of the Department. The Receiver is to oversee the operation of the Currency Exchange, handle all outstanding debts, and make a determination whether or not the Currency Exchange should be liquidated. The following Currency Exchange is currently in Receivership.

Halsted Archer Currency Exchange Inc.

Currency Exchanges in Liquidation

These are Currency Exchanges that have gone out of business. The funds to cover their outstanding money orders are maintained in a bank account under the Director's jurisdiction. The account must be kept open for a minimum of two years from the date of the Exchange's closing. After two years, the bank account may be closed and funds turned over to the State of Illinois, Unclaimed Property Division. The following Currency Exchanges are currently in liquidation:

The Huddle Currency Exchange Inc.
71 East 147th Street
Harvey, Illinois 60426

Diversey Broadway Currency Exchange Inc.
640 W. Diversey Parkway
Chicago, Illinois 60614

Lake-LaSalle Currency Exchange Inc.
166 W. Lake Street
Chicago, Illinois 60601

Tinley Park Currency Exchange Inc.
16741 S. Oak Park Avenue
Tinley Park, Illinois 60477

82nd & Ellis Currency Exchange Inc.
1020½ E. 82nd
Chicago, Illinois 60619

#8 Check Agencies
224 S. Michigan
Chicago, Illinois 60604

Currency Exchanges in Bankruptcy/Receivership

This chain of 33 currency exchanges was put into Administrative Receivership by the Director in late January 1983. The owner subsequently petitioned the Federal Bankruptcy Court to have each of the 33 corporations put under Chapter 11 of the Federal Bankruptcy Code.

At fiscal year's end, the Attorney General's Office, in behalf of the Department, and attorneys for the owner of the 33 exchanges were presenting pleadings in court to determine whether the exchanges would remain under Chapter 11 or revert back to Administrative Receivership.

Madison Oak Park Currency Exchange Inc.
805 Madison Street
Oak Park, Illinois 60302

Central Division Currency Exchange Inc.
5600 W. Division Street
Chicago, Illinois 60651

51st & Halsted Currency Exchange Inc.
5058 S. Halsted Street
Chicago, Illinois 60609

Cicero Armitage Currency Exchange Inc.
1950 N. Cicero Avenue
Chicago, Illinois 60639

Brementowne Currency Exchange Ltd.
6817 W. 159th Street
Tinley Park, Illinois 60477

Cicero Chicago Currency Exchange Inc.
752 N. Cicero Avenue
Chicago, Illinois 60644

51st & Ashland Currency Exchange Inc.
1544 W. 51st Street
Chicago, Illinois 60609

Jackson Homan Currency Exchange Ltd.
3355 W. Jackson
Chicago, Illinois 60624

Ogden Kedzie Currency Exchange Ltd.
1812 S. Kedzie
Chicago, Illinois 60623

Broadway Lawrence Currency Exchange Inc.
1115 W. Lawrence Avenue
Chicago, Illinois 60650

Zenith Currency Exchange Ltd.
1938 W. North Avenue
Chicago, Illinois 60622

Kedzie Carroll Currency Exchange Inc.
345 N. Kedzie Avenue
Chicago, Illinois 60612

Madison California Currency Exchange Inc.
2746 W. Madison Street
Chicago, Illinois 60612

Roosevelt Austin Currency Exchange Ltd.
5929½ W. Roosevelt Road
Chicago, Illinois 60650

Pulaski Jackson Currency Exchange Inc.
3952 W. Jackson Street
Chicago, Illinois 60624

Ashland-Grand Currency Exchange Inc.
504 N. Ashland Avenue
Chicago, Illinois 60622

Madison Damen Currency Exchange Inc.
1958 W. Madison Street
Chicago, Illinois 60612

85th & Burley Currency Exchange Inc.
8501 S. Burley Street
Chicago, Illinois 60617

59th & Halsted Currency Exchange Ltd.
5859 S. Halsted Avenue
Chicago, Illinois 60621

43rd & Cottage Grove Currency Exchange Inc.
748 E. 43rd Street
Chicago, Illinois 60653

Milwaukee-Ogden Currency Exchange Inc.
780 N. Milwaukee Avenue
Chicago, Illinois 60622

Chicago Clark Currency Exchange Inc.
106 W. Chicago
Chicago, Illinois 60610

Lake Marion Currency Exchange Inc.
100 S. Marion Street
Oak Park, Illinois 60302

69th & Ashland Currency Exchange Inc.
6858 S. Ashland Avenue
Chicago, Illinois 60636

79th & Exchange Currency Exchange Inc.
2935 E. 79th Street
Chicago, Illinois 60649

Roosevelt Damen Currency Exchange Inc.
1209 S. Damen Avenue
Chicago, Illinois 60608

Division Damen Currency Exchange Inc.
1953 W. Division Street
Chicago, Illinois 60622

Chicago Central Currency Exchange Inc.
5533 W. Chicago Avenue
Chicago, Illinois 60651

Lake Pulaski Currency Exchange Inc.
281 N. Pulaski Avenue
Chicago, Illinois 60624

Laramie Lake Currency Exchange Inc.
5157 W. Lake Street
Chicago, Illinois 60644

North Halsted Currency Exchange Ltd.
1599 N. Clybourn Street
Chicago, Illinois 60622

Belmont Kimball Currency Exchange Ltd.
3215 N. Kimball Avenue
Chicago, Illinois 60618

147th & Loomis Currency Exchange Inc.
71 E. 147th Street
Harvey, Illinois

Governor's Board of Currency Exchange Advisors

Statutory Requirements	Name	County	Appointed	Term Expires
Industry	Michael P. Guthrie 2945 Alexander Grant Flossmoor, IL 60422	Cook	2-4-82	1-21-85
Public	Miriam F. Miquelon 6171 N. Sheridan, Apt. 1811 Chicago, IL 60660	Cook	2-4-82	1-21-85
Public	Irene Norwood 4834 West Fulton Chicago, IL 60644	Cook	2-4-82	1-21-85
Industry	Mel Jon Thillens 1812 Linden Park Ridge, IL 60068	Cook	11-10-81	1-21-85
Industry	Emmett McMorrow 6811 N. Waukesha Avenue Chicago, IL 60646	Cook	2-20-79	1-17-87
Public	John F. Leon 1811 N. Tripp Chicago, IL 60639	Cook	10-17-83	1-17-87
Public	David L. Schiavone 750 Clinton Avenue River Forest, IL 60305	Cook	10-17-83	1-17-87

CURRENCY EXCHANGES

CITY	NAME	ZIP CODE
	Champaign County	
Champaign	Illini Currency Exchange Inc 607 E Green St	61820
	Cook County	
Alsip	Alsip Curr Exch 11638-B S Pulaski Road	60658
Arlington Hts	Arlington Hts Curr Exch Ltd 6 W Campbell St	60005
Bellwood	St Charles Rd Curr Exch Inc 2801 W St Charles Rd	60104
Berwyn	Cermak Plaza Curr Exch Inc 7183 Cermak Plaza	60402
	Cermak Lombard Curr Exch Inc 6232 W Cermak Rd	60402
Blue Island	Blue Island Curr Exch Inc 2408 W Vermont St	60406
Bridgeview	Southfield Curr Exch 8713 S Harlem	60455
Broadview	Broadview Curr Exch Inc 1722 W Roosevelt	60153
Brookfield	Brookfield Curr Exch Inc 9449 W Ogden	60513
Buffalo Grove	Buffalo Grove Curr Exch Inc 1405 W Dundee Rd	60090
Burbank	Garden Gate Curr Exch 7911 S Narragansett Ave	60459
	State Road Curr Exch 6322 W 87th St	60459
Calumet City	Calumet City Curr Exch Inc 243 Pulaski Rd	60409
	Smiling Plaza Curr Exch Inc 1674 Dolton Rd	60409
Calumet Park	Calumet Park Curr Exch Inc 1431 W 127th St	60643
Chicago	#4 H G F Inc 3932 S Wentworth Ave	60609
	#1 Layton Curr Exch Inc 432 E 47th St	60653
	#1 Ogden Hill Curr Exch Inc 6252 S Ashland	60636
	#10 Check Agencies Inc 6250 S King Dr	60637
	Cook County	
Chicago	#12 Check Agencies Inc 600 S Pulaski Rd	60624
	#2 H G F Inc 301 W 47th St	60609
	#2 Layton Curr Exch Inc 625 E 67th St	60637
	#2 Ogden Hill Curr Exch Inc 2406 W 47th St	60632
	#3 H G F Inc 1954 W Lake St	60612
	#3 Merchants Curr Exch Inc 206 W Van Buren	60606
	#30 Check Agencies Inc 201 E 71st St	60619
	#42 Check Agencies Inc 3481 S King Dr	60616
	#44 Check Agencies Inc 2913 S Vernon	60616
	#5 H G F Inc 3444 W Ogden	60623
	#52 Check Agencies Inc 2137 S Laramie Ave	60644
	#6 Check Agencies Inc 2204 S Pulaski	60623
	ABC Curr Exch Ltd 4125 S State St	60653
	Ace Curr Exch 2200 W Taylor St	60612
	Acme Curr Exch Inc 212 W Washington	60606
	Addison Central C E Co Inc 3656 N Central	60634
	Addison Lincoln Curr Exch Inc 1812 W Addison	60613
	Addison Western Curr Exch Inc 3751 N Western Ave	60618
	Airport Curr Exch 4658 W 63rd St	60629
	Albany Park Curr Exch #2 4752 N Pulaski Rd	60630
	All Service Curr Exch 1601 N Milwaukee Ave	60647

CITY	NAME	CODE
	Cook County	
Chicago	Archer Austin Curr Exch 6140 Archer Ave	60638
	Archer Cicero Curr Exch 535½ S Archer St	60632
	Archer Curr Exch Inc 4004 S Archer St	60632
	Archer Harlem Curr Exch Inc 7121 Archer Ave	60638
	Archer Nash Curr Exch Inc 6611 W Archer Ave	60638
	Archer Throop Curr Exch 2807 S Archer Ave	60608
	Archer 43rd at Troy C E Inc 4312 S Archer	60632
	Argyle-Sheridan Curr Exch 1105 W Argyle St	60640
	Armitage California Curr Exch 2759 W Armitage Ave	60647
	Armitage & Grand C E Inc 5054 W Armitage Ave	60639
	Armitage Kedzie Curr Exch Inc 3200 W Armitage Ave	60647
	Arrow Curr Exch Inc 2149½ W Cermak Rd	60608
	Ashland & 18th Curr Exch Inc 1725 S Ashland Ave	60608
	Ashland & 42nd Curr Exch Inc 4200 S Ashland Ave	60609
	Ashland at 47th St C E Inc 4655 S Ashland Ave	60609
	Ashland Diversey C E Inc 2753 N Ashland Ave	60614
	Ashland Grand Curr Exch Inc 504 North Ashland Ave	60622
	Ashland Irving Park C E Inc 3959 N Ashland Ave	60613
	Ashland 21st Street Curr Exch 2023 S Ashland Ave	60608
	Ashland-Lake Curr Exch 1564 W Lake St	60607
	Associated Curr Exch #5 Inc 4450 W Harrison	60624
	Atlas Curr Exch 2004 W Armitage Ave	60647

CITY	NAME	CODE
	Cook County	
Chicago	Austin-Chicago Curr Exch Inc 5958 W Chicago Ave	60651
	Austin North Curr Exch Inc 6006½ W North Ave	60639
	Azteca Curr Exch Inc 4327 W 26th St	60623
	Bel Oak Curr Exch Inc 6737 W Belmont Ave	60634
	Belmont Central Curr Exch Inc 3106 N Central Ave	60634
	Belmont Kimball Curr Exch 3215 N Kimball Ave	60618
	Belmont Oakley Curr Exch Inc 2300 W Belmont	60618
	Berwyn Broadway Curr Exch 1135 W Berwyn St	60640
	Bonibill Curr Exch Inc #2 1856 W Pershing Rd	60609
	Brainerd Curr Exch 8912 S Loumis	60620
	Bridgeport Curr Exch Inc 748 W 35th St	60616
	Broadway Cornelia C E Inc 3477 N Broadway	60657
	Broadway Irving Curr Exch Inc 3951 N Broadway	60613
	Broadway Montrose C E Inc 1002 W Montrose Ave	60613
	Broadway-Lawrence Curr Exch 1115 W Lawrence Ave	60640
	Bryn Mawr L Curr Exch Inc 1127 W Bryn Mawr Ave	60640
	Burnham Building Curr Exch 172 N Randolph St	60601
	Bus Terminal Curr Exch Inc 74 W Randolph	60601
	Cal Harrison Curr Exch Inc 2801 W Harrison St	60612
	Cal-Touhy Curr Exch Inc 2829 W Touhy	60645
	Calif-Milwaukee Curr Exch Inc 2308 W Milwaukee Ave	60647
	Calumet Curr Exch Inc 2961 E 87th St	60617

CITY	NAME	CODE
	Cook County	
Chicago	Canal-Van Buren Curr Exch 510 W Van Buren	60607
	Carlson Curr Exch 4359 N Elston Ave	60641
	Cash It Here Inc #6 3173 N Lincoln Ave	60657
	Cash-It-Here Inc #1 1214 N Ashland Ave	60622
	Cash-It-Here Inc #2 3837 N Broadway	60613
	Cash-It-Here Inc #3 824 W Belmont	60657
	Central Park & 16th Curr Exch 3616 W 16th St	60623
	Central Park Cedrmak C E 3609 W Cermak Rd	60623
	Central-Division Curr Exch Inc 5600 W Division St	60651
	Central-Fullerton Curr Exch Inc 5500 W Fullerton	60639
	Cermak Halsted Curr Exch Inc 2145 S Halsted St	60608
	Chap Curr Exch Inc 555 W 31st St	60616
	Chicago Curr & Check Exch Inc 4563 W Lawrence Ave	60630
	Chicago Clark Curr Exch Inc 106 W Chicago Ave	60610
	Chicago Crawford Curr Exch 3944 W Chicago Ave	60651
	Chicago Grand Curr Exch Inc 2934 W Grand Ave	60622
	Chicago Kedzie C E Corp 3150 W Chicago Ave	60622
	Chicago Rush Curr Exch Inc 62 E Chicago Ave	60611
	Chicago-Central Curr Exch Ltd 5533 W Chicago Ave	60651
	Chicago-Ridgeway C E Inc 3721½ W Chicago Ave	60651
	Chicago-Western C E Inc 738 N Western Ave	60612
	Cicero & 47th Curr Exch Inc 4628 S Cicero Ave	60638

CITY	NAME	CODE
	Cook County	
Chicago	Cicero Belmont Curr Exch Inc 4764 Belmont Ave	60641
	Cicero-Armitage Curr Exch Inc 1950 N Cicero Ave	60639
	Cicero-Chicago Curr Exch Inc 752 N Cicero Ave	60644
	Cicero-Congress Curr Exch 507 S Cicero Ave	60644
	Cicero-Irving Curr Exch Inc 3942 N Cicero Ave	60641
	Cicero-Jackson Curr Exch Inc 301 S Cicero	60644
	Cicero-Lake Curr Exch Inc 352 N Cicero Ave	60644
	Cicero-Madison Curr Exch Inc 5 S Cicero Ave	60644
	Clark Devon Curr Exch Inc 6337 N Clark	60626
	Clark Diversey Curr Exch Inc 2735 N Clark	60614
	Clark Ridge Curr Exch #2 Inc 5918 N Clark St	60626
	Clark Sheffield Curr Exch 3420 N Clark	60657
	Clearing Curr Exch Inc 6344 S Central	60638
	Clinton Lake Curr Exch Inc 166 N Clinton	60606
	Clybourne Armitage C E Inc 1166 W Armitage	60614
	Colonial Curr Exch Inc 12719 S Halsted	60628
	Columbia Curr Exch Inc 2136 S Indiana Ave	60616
	Commercial Curr Exch Inc 3363 W North Ave	60647
	Concourse Curr Exch 116 N Canal	60606
	Cornell Money Order Agency 1857 W 51st St	60609
	Cottage & 63rd Curr Exch Inc 800 E 63rd St	60637
	Cottage Grove-93rd Curr Exch 9307 S Cottage Grove	60619

CITY	NAME	CODE
	Cook County	
Chicago	Cottage-47th Exch Inc 4638 S Cottage Grove Ave	60615
	Cottage-83rd Curr Exch Inc 8237 S Cottage Grove	60619
	County Curr Exch 1923 W Ogden Ave	60612
	Crest Curr Exch Inc 5306 Milwaukee Ave	60630
	Crestline Curr Exch 4018 W 79th St	60652
	Damen Farragut Curr Exch 5232 N Damen Ave	60625
	Devon Central Curr Exch Inc 5429 W Devon Ave	60646
	Devon Western Curr Exch Inc 2350 W Devon	60659
	Diversey Broadway C E Inc 640 W Diversey Parkway	60614
	Diversey California Curr Exch 2819 W Diversey	60647
	Diversey Clybourn Curr Exch 2803 N Clybourn Ave	60618
	Diversey Kedzie Curr Exch Inc 3157 W Diversey Ave	60647
	Diversey Kostner Curr Exch Inc 4359 W Diversey Ave	60639
	Diversey Laramie Curr Exch 5210½ W Diversey	60641
	Diversey Southport C E Inc 2752 N Southport	60614
	Division California C E Inc 2745 W Division St	60622
	Division Clark Curr Exch 113 W Division St	60610
	Division Clybourn C E Ltd 460 W Division St	60610
	Division Kostner Curr Exch Inc 4357 W Division	60651
	Division Spaulding C E Inc 3305 W Division St	60651
	Division Wells Curr Exch Inc 1145 N Wells St	60610
	Division-Damen Curr Exch Inc 2001 W Division St	60622

CITY	NAME	CODE
	Cook County	
Chicago	East Side Curr Exch Corp 10108 S Ewing	60617
	Eastwood Rockwell C E Inc 4652 N Rockwell St	60625
	Economy Curr Exch Ltd 747 W Armitage	60614
	Eddy Curr Exch Inc 3527 N South Port	60657
	Elston Cortland Curr Exch Inc 1836 N Elston Ave	60622
	Elston Damen Curr Exch Inc 2378 N Elston Ave	60614
	Elston Kedzie Curr Exch 3547 N Elston	60618
	F N & A Curr Exch Inc 5913 S Ashland Ave	60636
	Fairfield Curr Exch Inc 2729 W Cermak Rd	60608
	Federal Curr Exch Inc 744 N Damen Ave	60622
	Foster Park Curr Exch Inc 8252 S Ashland	60620
	Fullerton Cicero Curr Exch 2324 N Cicero	60639
	Fullerton Curr Exch Inc 1369 W Fullerton Ave	60614
	Fullerton Keeler Curr Exch Inc 4217 W Fullerton	60639
	Fullerton-Kimball C E Inc 3408 Fullerton Ave	60647
	G G G Curr Exch Inc 1601 S Pulaski Rd	60623
	Garfield Indiana Curr Exch Inc 5500 S Michigan Ave	60637
	Grand Austin Curr Exch Inc 5958 W Grand Ave	60639
	Grand Halsted Curr Exch Inc 732 W Grand Ave	60610
	Grand Hamlin Curr Exch Inc 3746 W Grand Ave	60651
	Grand North Curr Exch Inc 4343 W North Ave	60651
	Grand Racine Curr Exch Inc 1207 W Grand Ave	60622

CITY	NAME	CODE
	Cook County	
Chicago	Grand State Curr Exch 9 W Grand Ave	60610
	Grand Western Curr Exch Inc 2355 N Grand Ave	60612
	Granville Broadway C E Inc 1135 W Granville St	60626
	Great Lakes Curr Exch Inc 832 W Fullerton Ave	60614
	Great Northern Curr Exch Inc 1017 W Belmont Ave	60657
	Gresham Curr Exch Inc 915½ W 87th St	60620
	Halsted & 18th Curr Exch 1818 S Halsted St	60608
	Halsted Curr Exch Inc 1301 S Halsted	60607
	Halsted Jackson Curr Exch Inc 230 S Halsted St	60607
	Halsted Lake Curr Exch Inc 182 N Halsted	60606
	Halsted 69th Curr Exch Inc 6903 S Halsted St	60621
	Halsted 74th Curr Exch 7407 S Halsted St	60621
	Halsted & 55th Curr Exch Inc 5450 S Halsted	60609
	Harlem Foster Curr Exch Inc 7218A W Foster Ave	60656
	Harper Court Curr Exch Inc 5222½ Harper	60615
	Harrison Canal Curr Exch Inc 516 W Harrison St	60607
	Harrison Kedzie Curr Exch Inc 736 S Kedzie St	60612
	Harrison Laramie Curr Exch Inc 514 S Laramie St	60644
	Hegewisch Curr Exch Inc 13412 S Brandon	60633
	Home Curr Exch 1805 S Blue Island Ave	60608
	Howard Paulina Curr Exch Inc 1643 W Howard St	60626
	Humboldt Park Curr Exch Inc 1551 N California St	60622

CITY	NAME	CODE
	Cook County	
Chicago	Independence Roosevelt C E 3717 W Roosevelt St	60693
	Irving Austin Curr Exch Inc 6017 W Irving Park Rd	60634
	Irving Elston Curr Exch Inc 3555 Irving Park Rd	60618
	Irving-Kedzie Curr Exch Inc 3158 W Irving Park Rd	60618
	Jackson Curr Exch Corp 6701 S Damen	60636
	Jackson Curr Exch Corp #2 1943 W 79th St	60620
	Jackson-Homan Curr Exch Ltd 3355 W Jackson Blvd	60624
	Ked-Lake Curr Exch Inc 3204 W Lake St	60624
	Kedzie-103rd Street Curr Exch 3211 W 103rd St	60655
	Kedzie-Caroll Curr Exch Inc 345 N Kedzie Ave	60612
	Kedzie-Cermak Curr Exch Inc 2210 S Kedzie Ave	60623
	Kedzie-Lawrence C E Inc 4807 N Kedzie Ave	60625
	Kedzie-Madison Curr Exch Inc 11 S Kedzie	60612
	Kedzie-North Curr Exch Inc 3205 W North Ave	60647
	Kedzie-Wilson Curr Exch Inc 4551 N Kedzie	60625
	Kilbourn & Armitage Curr Exch 4459 W Armitage Ave	60639
	Kimball El Curr Exch Inc 4750 N Kimball Ave	60625
	Kimball Lawrence C E Inc 3421 W Lawrence	60625
	Klug Curr Exch Inc 5356 N Clark St	6064
	Kostner-16th Curr Exch Inc 4358 W 16th St	60623
	Lake & Western Curr Exch Inc 2351 W Lake St	60612
	Lake Shore #1 Inc 3306 N Broadway	60657

CITY	NAME	CODE
	Cook County	
Chicago	Lake-California Curr Exch Inc 2757 W Lake St	60612
	Lake-Pulaski Curr Exch Inc 281 N Pulaski	60624
	Laramie Lake Curr Exch Inc 362 N Laramie Ave	60644
	Laramie-Division Curr Exch 5152 W Division St	60651
	Lawn Manor Curr Exch Inc 6252 S Kedzie Ave	60629
	Lawrence-Damen C E Inc 4753 N Damen Ave	60625
	Liberty Curr Exch Inc 3653 E 106th St	60617
	Lincoln Ave Curr Exch Inc 5641 N Lincoln Ave	60645
	Lincoln Village Curr Exch Inc 6109B N Lincoln Ave	60659
	Lincoln-Foster Curr Exch Inc 5118 N Lincoln Ave	60625
	Lincoln-George Curr Exch Inc 2900 N Lincoln Ave	60657
	Lincoln-Lawrence Curr Exch 4758 N Lincoln Ave	60625
	Logan Square Curr Exch Inc 2565 N Milwaukee	60647
	Loganite Curr Exch Inc 2821 N Milwaukee	60618
	Loyola "L" Curr Exch Inc 6530 N Sheridan Rd	60626
	Madison California C E Inc 2746 W Madison St	60612
	Madison-Central Curr Exch Inc 5628 W Madison St	60644
	Madison-Damen Curr Exch Inc 1958 W Madison St	60612
	Madison-Laramie Curr Exch 5156 W Madison St	60644
	Madison-Pulaski Curr Exch Inc 3938 W Madison St	60624
	Madison-Racine Curr Exch Inc 1152 W Madison St	60607
	Madison-Whipple C E Inc 3022 W Madison St	60612

CITY	NAME	CODE
	Cook County	
Chicago	Merchants Curr Exch #1 19 W Jackson Blvd	60604
	Merchants Curr Exch #2 111 W Washington St	60602
	Michigan & 103rd C E Inc 10251 S Michigan Ave	60628
	Michigan & 114th C E Inc 11415 S Michigan Ave	60628
	Mid-City Curr Exch Inc 3565 W Armitage	60647
	Midtown Curr Exch Inc 1011 W Madison St	60607
	Milwaukee Addison Curr Exch 3589 N Milwaukee Ave	60641
	Milwaukee-Montrose C E 5033 W Montrose Ave	60641
	Milwaukee-Ogden C E Inc 780 N Milwaukee Ave	60622
	Milwaukee-Pulaski Curr Exch 3305 Milwaukee Ave	60641
	Milwaukee-Western C E Inc 1955 N Western Ave	60647
	Modern Curr Exch Inc 4315 N Central Ave	60634
	Montrose-Kimball C E #4 Inc 3345 W Montrose	60618
	Montrose-Ravenswood C E Inc 1808 W Montrose	60610
	Morganpark Curr Exch Inc 1977 W 111th St	60643
	Morse Avenue Curr Exch 1356 W Morse Ave	60626
	Mt Greenwood Curr Exch Inc 11023 S Kedzie Ave	60655
	New Belmont at Milwaukee C E 3909 W Belmont Ave	60618
	New Clark Harrison C E Inc 553 S Clark	60605
	New Clark-Morse C E Inc 6954 N Clark St	60626
	New Damen Grand C E Inc 2003 W Grand Ave	60612
	New Division Dearborn C E Inc 43 W Division St	60610

CITY	NAME	CODE
	Cook County	
Chicago	New Division-Pulaski C E 3947 W Division	60651
	New Halsted Archer Curr Exch 2497 S Archer	60616
	New Lake-Central C E Inc 338½ N Central Ave	60644
	New Madison Curr Exch Inc 1664 W Madison St	60612
	New Madison State C E Inc 7 W Madison St	60602
	New Racine Taylor Curr Exch 1153 W Taylor St	60607
	New Roosevelt Curr Exch Inc 1537 W Roosevelt Road	60608
	New Stockyard Curr Exch Inc 4651 S Halsted St	60609
	New 8th Wabash C E Inc 704 S Wabash Ave	60605
	New 51st King Drive Curr Exch 5050 Martin Luther King Dr	60615
	New 51st & Princeton C E Inc 256 W 51st St	60609
	New 51st & State Curr Exch Inc 5105 S State St	60615
	New 6311 Cottage Grove C E 6311 S Cottage Grove Ave	60637
	New-Lake Wabash C E Inc 61 E Lake St	60601
	No 1 Local Curr Exch Inc 3209 N Elston Ave	60618
	North Avenue Ashland C E Inc 1604 W North Ave	60622
	North Avenue-Sedgwick C E 407 W North Ave	60610
	North Central Curr Exch Ltd 5549 W North Ave	60639
	North Cicero Curr Exch Inc 1549 N Cicero Ave	60651
	North Halsted Curr Exch Ltd 1599 N Clybourne	60622
	North Leclaire Curr Exch Inc 5034 W North Ave	60639
	North-Pulaski Curr Exch 4013 W North Ave	60639

CITY	NAME	CODE
	Cook County	
Chicago	North-Rockwell Curr Exch Ltd 2557 W North Ave	60647
	Northcenter Curr Exch 4002 N Lincoln Ave	60618
	Norwood Park Curr Exch 6130 Northwest Highway	60631
	Ogden Kedzie Curr Exch Ltd 3166 W Ogden Ave	60623
	Ogden North Curr Exch Inc 541 W North Ave	60610
	Ogden-California C E Inc 2707 W Ogden	60608
	One Eleven Curr Exch Inc 111 W Wacker Dr	60601
	Paramount Curr Exch 1568 N Damen Ave	60622
	Park West Curr Exch Inc 2341 N Clark St	60614
	Personal Service C E #2 Ltd 1556 W 35th St	60608
	Publix Curr Exch Inc 2102 Clark St	60614
	Pulaski & Armitage C E Corp 2004 N Pulaski Rd	60639
	Pulaski-Fullerton Curr Exch Inc 3958 W Fullerton Ave	60639
	Pulaski Jackson Curr Exch Inc 3958 W Jackson Blvd	60624
	Pulaski-Archer Curr Exch 4932½ S Pulaski Rd	60632
	Pulaski-Diversey Curr Exch Inc 3937 W Diversey	60647
	Racine & 47th Curr Exch 1213 W 47th St	60609
	Racine & 63rd Curr Exch 1200½ W 63rd St	60636
	Racine & 74th Curr Exch Inc 7349 S Racine	60636
	Racine & 83rd Curr Exch Inc 8258 S Racine	60620
	Racine-59th Curr Exch Inc 5901 S Racine Ave	60636
	Randolph State Curr Exch Inc 22 W Randolph	60601

CITY	NAME	CODE
	Cook County	
Chicago	Randolph-Michigan C E Inc 151 N Michigan Ave	60601
	Ravenswood Wilson C E Inc 1771-A W Wilson Ave	60640
	Rockwell-Division C E Inc 2557 W Division St	60622
	Roosevelt-Austin Curr Exch Inc 5947 W Roosevelt Rd	60650
	Roosevelt Damen C E Inc 2009 W Roosevelt Rd	60608
	Roosevelt California C E Inc 2806 W Roosevelt Rd	60612
	Roosevelt Pulaski Curr Exch Inc 4003 W Roosevelt Rd	60624
	Roosevelt Racine Curr Exch Inc 1233 W Roosevelt Rd	60608
	Roosevelt Western C E Inc 1143 S Western Ave	60612
	Roosevelt-Wabash C E Inc 32 E Roosevelt Rd	60605
	Root & Halsted Curr Exch Inc 4141 S Halsted St	60609
	Roscoe Damen Curr Exch Inc 2004 W Roscoe St	60618
	Rush Curr Exch Inc 941 N Rush St	60611
	Savoy Curr Exch Inc 4333 W Madison St	60624
	Schrik Curr Exch Inc 5135 W Chicago Ave	60651
	Scottsdale Curr Exch Inc 7935 S Cicero	60652
	Security Curr Exch #6 1634 W Chicago Ave	60622
	Sheridan "L" Curr Exch 3952 N Sheridan Rd	60613
	Sheridan Wilson Curr Exch Inc 4608 N Sheridan Rd	60640
	South Chicago Curr Exch Inc 3007 E 92nd St	60617
	South Shore Curr Exch Inc 2110 E 71st St	60649
	Southport Curr Exch Inc 2153 N Southport	60614

CITY	NAME	CODE
	Cook County	
Chicago	Southwest Curr Exch Inc 3457 W 63rd St	60629
	Standard Curr Exch 3105 S Pulaski Rd	60623
	Steel City Curr Exch Inc 2433 E 79th St	60649
	Stony Island & 79th C E Inc 1642 E 79th St	60649
	Stony Island Curr Exch Inc 6700 S Stony Island Ave	60649
	The Money Corner C E Inc 2430 W 59th St	60629
	Towers 59th & Wentworth 5907 S Wentworth Ave	60621
	Universal Curr Exch Inc 531 S Dearborn	60605
	Upper Mart Curr Exch Inc 222 W North Bank Dr	60654
	Upper Michigan Curr Exch 513 N Rush St	60611
	Uptown Curr Exch 4620 N Broadway	60640
	Van Buren Ashland C E Inc 1646 W Van Buren St	60612
	Van Buren Wabash Curr Exch 424 S Wabash	60605
	Vincennes & 79th C E Inc 353 W 79th St	60620
	Vincennes Curr Exch Inc 7526 Vincennes	60620
	Wabash Adams Curr Exch 203 S Wabash Ave	60604
	Wabash Wacker Curr Exch 205 N Wabash	60601
	Warren Curr Exch 55 E Washington	60602
	Wentworth-26th Curr Exch Inc 2608 S Wentworth Ave	60616
	West Side C E of Chicago 1219 S Kedzie	60623
	Western-Division C E Inc 1101 N Western Ave	60622
	Western Elston Curr Exch Inc 2749 N Western Ave	60647

CITY	NAME	CODE
	Cook County	
Chicago	Western Howard Curr Exch Inc 7534 N Western	60645
	Western Madison C E Inc 2332 W Madison St	60612
	Western North Curr Exch 1549 N Western Ave	60622
	Western Polk Curr Exch 814 S Western Ave	60612
	Western Van Buren C E Inc 526 S Western Ave	60612
	Western 79th Curr Exch Inc 2417½ W 79th St	60652
	Western-Fullerton C E Inc 2321 N Western	60647
	Wilson Kenmore Curr Exch Inc 1029 W Wilson Ave	60640
	Wilson Racine Curr Exch Inc 1138 W Wilson	60640
	Wilson-Western Curr Exch Inc 4604 N Western Ave	60625
	Woodlawn Community C E 1520 E 63rd St	60637
	Write-On Curr Exch Inc 305½ E Garfield Blvd	60637
	Zenith Curr Corp 1938 W North Ave	60622
	103rd & Wallace Curr Exch Inc 617 W 103rd St	60628
	106th & Torrence C E Inc 10536 S Torrence	60617
	110th & Halsted Curr Exch Inc 11057 Halsted St	60628
	111th & Michigan C E Inc 11055 S Michigan Ave	60628
	111th & Western Curr Exch Inc 11230½ S Western	60643
	115th & Cottage Grove C E 11457 S Cottage Grove Ave	60628
	115th & Laflin Curr Exch 1476 W 115th Ave	60643
	119th & Michigan C E Inc 11915 S Michigan Ave	60628
	120th & Parnell Curr Exch Inc 534 W 120th St	60628

CITY	NAME	CODE
	Cook County	
Chicago	13th & Michigan Curr Exch 1308 S Michigan Ave	60605
	131st & Ellis Curr Exch Inc 13116½ S Ellis Ave	60627
	141 W Jackson Curr Exch 141 W Jackson	60604
	16th & Homan Curr Exch Inc 1559 S Homan Ave	60623
	18th & Indiana Curr Exch Inc 1800 S Wabash Ave	60616
	224 West Illinois Curr Exch Inc 224 W Illinois St	60610
	2410 N Lincoln Ave Curr Exch 2410 N Lincoln Ave	60614
	26th & Central Park C E Inc 3540 W 26th St	60623
	26th & Kedzie Curr Exch Inc 3221 W 26th St	60623
	26th & Pulaski Curr Exch Inc 4004 W 26th St	60623
	26th & State Curr Exch Inc 20 E 26th St	60616
	26th & Western Avenue C E 2538 S Western Ave	60608
	30 North Wacker C E Inc 30 N Wacker	60606
	31st & Archer Curr Exch 3117 S Archer Ave	60608
	31st & Kedzie Curr Exch 3045 S Kedzie St	60623
	31st & Wells Curr Exch Inc 243 W 31st St	60616
	31st-Morgan Check Cashier 1012 W 31st	60608
	32 West Washington C E Ltd 32 W Washington	60602
	35th & King Drive C E Inc 329 E 35th St	606(
	35th & Western Curr Exch 3452 S Western Ave	60608
	35th Indiana Curr Exch Inc 126 E 35th St	60616
	37th Street Curr Exch 614 W 37th St	60609

CITY	NAME	CODE
	Cook County	
Chicago	38th & Kedzie Curr Exch Corp 3807 S Kedzie Ave	60632
	39th & King Drive C E Inc 339 E Pershing Rd	60653
	39th & State Street Curr Exch 3900 S State St	60609
	3957 Drexel Curr Exch Inc 3957 Drexel	60653
	424 E 87th St Curr Exch 424 E 87th St	60619
	43rd & Cottage Grove C E 748 E 43rd St	60653
	43rd & Ellis Curr Exch 1007 E 43rd St	60653
	43rd Indiana Curr Exch Inc 200 East 43rd St	60653
	4335 West Roosevelt Road C E 4335 W Roosevelt Rd	60624
	47th & Calumet Curr Exch Inc 310 E 47th St	60653
	47th & Champlain C E Inc 635 E 47th St	60653
	47th & Drexel Curr Exch Inc 910 E 47th St	60653
	47th & Kedzie Curr Exch Inc 3224 W 47th St	60632
	47th & Kenwood Curr Exch Inc 1330 E 47th St	60653
	47th & Michigan Curr Exch Inc 100 E 47th St	60653
	47th & State Curr Exch Inc 4709 S State St	60653
	47th & Wolcott Curr Exch Inc 1901 W 47th St	60609
	49th & Central Curr Exch 4841 S Central Ave	60638
	5100 South Racine Curr Exch 5100 S Racine Ave	60609
	51st & Ashland Curr Exch Inc 5105 S Ashland Ave	60609
	51st & Cottage Grove Ltd 5127 S Cottage Grove Ave	60615
	51st & Halsted Curr Exch Ltd 5058 S Halsted St	60609

CITY	NAME	CODE
	Cook County	
Chicago	51st & Kedzie Curr Exch Inc 5100 S Kedzie Ave	60632
	51st & Prairie Curr Exch Inc 234 E 51st St	60615
	51st & Western Curr Exch Inc 5102 S Western Ave	60609
	53rd Ellis Curr Exch Inc 1001 E 53rd St	60615
	55th & Ashland Curr Exch Inc 1601 W Garfield Blvd	60636
	55th & Lake Park Curr Exch Inc 1542 E 55th St	60615
	55th & Racine Curr Exch Inc 5500 S Racine Ave	60636
	56th & Damen Curr Exch 5603 S Damen	60636
	58th & Prairie Curr Exch Inc 220 E 58th St	60637
	59th & Halsted Curr Exch Inc 5859 S Halsted	60621
	59th & Kedzie Curr Exch Corp 5903 S Kedzie	60629
	59th & State Curr Exch Inc 5919 S State St	60636
	61st & Prairie Curr Exch Inc 320 E 61st St	60637
	61st & Vernon Curr Exch Inc 422 E 61st St	60637
	63rd & California Curr Exch Inc 2749 W 63rd St	60629
	63rd & Halsted "L" C E Inc 743 W 63rd St	60621
	63rd & Kenwood Curr Exch Inc 1317 E 63rd St	60637
	63rd & Merrimac Curr Exch Inc 6223 W 63rd St	60638
	63rd & Morgan Curr Exch Inc 1005 W 63rd St	60621
	63rd & St Lawrence Curr Exch 548 E 63rd St	60637
	63rd & University C E Inc 1127 E 63rd St	60637
	63rd & Western Curr Exch Inc 6250 S Western Ave	60636

CITY	NAME	CODE
	Cook County	
Chicago	63rd and Harvard C E Inc 319 W 63rd St	60621
	63rd Crawford Curr Exch Inc 4014 W 63rd	60629
	67th & State Curr Exch Inc 6659 S State St	60637
	69th & Ashland Curr Exch Inc 6858 S Ashland Ave	60636
	69th & King Drive C E Inc 403 E 69th St	60637
	69th & Racine Curr Exch Inc 6900 Racine Ave	60636
	69th Wentworth Curr Exch Inc 6911 S Wentworth	60621
	71st & Jeffery Curr Exch Inc 1953 E 71st St	60649
	71st & South Chicago C E 7115 S Chicago Ave	60619
	71st & Wentworth Curr Exch 7056 S Wentworth Ave	60621
	71st & Western Curr Exch Inc 7056 S Western Ave	60636
	74th & Ashland Curr Exch Inc 7356 S Ashland Ave	60636
	75th & Cottage Curr Exch Inc 751 E 75th St	60619
	75th & Exchange Curr Exch Ltd 2632 E 75th St	60649
	75th & King Drive C E Inc 373 E 75th St	60619
	75th & Stony Island Curr Exch 1611 E 75th St	60649
	79th & Ashland Curr Exch Inc 1548 W 79th St	60620
	79th & Cottage Curr Exch Inc 7859 Cottage Grove Ave	60619
	79th & Exchange Curr Exch Inc 2935 E 79th St	60649
	79th & Halsted Curr Exch Inc 7861 S Halsted	60620
	79th & Jeffery Curr Exch Inc 1955 E 79th St	60649
	79th & Racine Curr Exch Inc 1159 W 79th St	60620

CITY	NAME	CODE
	Cook County	
Chicago	79th & Rhodes Curr Exch Inc 545 E 79th St	60619
	79th & State Curr Exch Inc 3 E 79th St	60619
	809 North State Curr Exch Inc 806 N State St	60610
	82nd & Ellis Curr Exch Inc 1020½ E 82nd St	60619
	83rd & Kedzie Curr Exch 8242 S Kedzie Ave	60652
	83rd & Prairie Curr Exch Inc 212 E 83rd St	60619
	85th & Burley Curr Exch Inc 8501 S Burley	60617
	87th & Cottage Curr Exch Corp 722 E 87th St	60619
	87th & South Chicago C E Inc 8703 S Chicago Ave	60617
	87th & Stony Island Curr Exch 1606 E 87th St	60619
	95th & Ashland Curr Exch Inc 9459 S Ashland Ave	60620
	95th & Calumet Curr Exch Inc 332 E 95th St	60619
	95th & Jeffery Curr Exch Inc 2061 E 95th St	60617
	95th & Wentworth C E Inc 152 W 95th St	60628
	97th & Halsted Curr Exch Inc 9707 S Halsted St	60628
Chicago Heights	Chicago Heights Curr Exch Inc 82 Illinois	60411
	Olympia Plaza Curr Exch Inc 157 W Joe Orr Rd	60411
	14th Street Curr Exch Inc 303 E 14th St	60411
Chicago Ridge	Chicago Ridge Curr Exch 10405 S Ridgeland	60415
Cicero	Bohan Agency Inc 5606 W Cermak Rd	60650
	Cermak-Cicero Curr Exch Inc 4740½ W Cermak Rd	60650
	Jaros Curr Exch 5823 W Roosevelt Rd	60650

CITY	NAME	CODE
	Cook County	
Cicero	Pride Curr Exch Inc 2444 S Laramie Ave	60650
	Pride Curr Exch #2 Inc 1207 S Cicero Ave	60650
[redacted]estwood	Playfield Curr Exch Inc 5423 W 127th St	60445
Des Plaines	Des Plaines Curr Exch 1490 Miner St	60016
	Lee Street Curr Exch Inc 1528 S Lee St	60016
	Market Place Curr Exch Ltd 739 W Golf Rd	60016
	O'Hare Curr Exch Inc 2661 Mannheim Rd	60018
Dolton	Dolton Curr Exch 14200 Chicago Rd	60419
	Dolton Plaza Curr Exch Inc 15029 S Woodlawn	60419
Elk Grove Village	Centex Curr Exch Inc 1660 Greenleaf	60007
	Elkgrove Curr Exch Inc 810 E Higgins Rd	60007
	Grove Curr Exch Inc 961 Grove Mall	60007
Elmwood Park	Elmwood Park Curr Exch Inc 2428 N Harlem	60635
	Joseph's Curr Exch Inc 7721 W Belmont	60635
Evanston	Central Evanston Curr Exch Ltd 2608 Prairie Ave	60201
	Church-Dodge Curr Exch 1700 Dodge Ave	60201
	Damen Howard Curr Exch Inc 715 Howard	60202
	Evanston Curr Exch Inc 1808 Dempster	60202
[redacted]	Peoples Curr Exch Inc 1605 Maple Ave	60201
	Simpson-Dewey Curr Exch Inc 1703 Simpson St	60201
	The Main Curr Exch Inc 845 Chicago Ave	60202
Evergreen Park	95th & Western Curr Exch Inc 9509 Evergreen Plaza	60642

CITY	NAME	CODE
	Cook County	
Forest Park	Forest Park Curr Exch Inc 7418 Madison St	60130
Franklin Park	Franklin Park Curr Exch Inc 9701 Franklin Ave	60131
	Grand Plaza Curr Exch Inc 10213 W Grand Ave	60131
Hanover Park	Hanover Park Curr Exch Inc 7512 N Barrington Rd	60103
Harvey	Harvey Curr Exch Inc 206 E 154th St	60426
	Oakley & 147th Curr Exch Inc 17420 S Oakley Ave	60426
	147th & Loomis Curr Exch 71 E 147th St	60426
	167th & Halsted Curr Exch Inc 16658 S Halsted	60426
Hickory Hills	Hickory Hills Curr Exch Inc 8843 W 87th St	60457
Hillside	Mannheim Washington C E Inc 528 Mannheim Rd	60162
	The Curr Exch in Hillside Inc Hillside Shopping Center D-7	60162
Hoffman Estates	Hoffman Estates Curr Exch Inc 1039 N Roselle Rd	60172
Homewood	Washington Park Plaza C E 17952 S Halsted	60430
Justice	Justice Curr Exch Inc 8342 Roberts Rd	60458
La Grange	La Grange Curr Exch Inc 22 E Burlington St	60525
	BMJ Curr Exch Inc 5444 S La Grange Rd	60525
Lansing	Lansing on Torrence Curr Exch 17324 S Torrence	60438
Markham	Cantebury Curr Exch Inc 3001 W 159th St	60426
	Dixie Square Curr Exch Ltd 15652 S Dixie Highway	60426
Maywood	Madison & 5th Avenue C E Inc 1000 S 5th Ave	60153
	17th & Madison Curr Exch Inc 1017 S 17th Ave	60153
	5th Lake Curr Exch 9 N 5th Ave	60153

CITY	NAME	CODE
	Cook County	
Melrose Park	Melrose Park Money Exch 130 Broadway	60160
	Winston Plaza Curr Exch 1380 Winston Plaza	60160
Midlothian	Midlothian Curr Exch Inc 3919 W 147th St	60445
Morton Grove	ADCO Curr Exch 6024 W Dempster St	60053
	Waukegan Golf Curr Exch Inc 9220 Waukegan Rd	60053
Mt Prospect	Mt Prospect Curr Exch 1119 Mt Prospect Plaza	60056
Niles	Har-Mil Curr Exch Inc 7519 Milwaukee Ave	60648
	Milwaukee-Ballard C E Inc 9107 Milwaukee Ave	60648
	Oakton-Waukegan Curr Exch 8018 N Waukegan Rd	60648
Norridge	Cumberland-Lawrence C E 4821 N Cumberland	60656
	Harlem Irving Curr Exch Inc 4196 N Harlem Ave	60634
Northbrook	Northbrook Curr Exch Inc 2750 Dundee Rd	60062
Northlake	Northlake Curr Exch Inc 23 N Wolf Rd	60164
Oak Forest	Oak Forest Curr Exch 15337½ S Cicero	60452
Oak Lawn	No 1 Suburban Curr Exch Inc 5712 W 95th St	60453
	Oak Lawn Curr Exch Inc 5166 W 95th St	60453
Oak Park	Austin Lake Curr Exch Ltd 422 N Austin Blvd	60302
	Lake-Marion Curr Exch Inc 100 S Marion St	60302
	Madison-Austin Curr Exch Inc 2 W Madison St	60302
	Madison-Oak Park C E Inc 805 Madison St	60302
Orland Park	The New Orland Park C E Inc 15010 S La Grange Rd	60462
Palatine	Palatine Curr Exch Inc 611 N Hicks Rd	60067

CITY	NAME	CODE
	Cook County	
Park Forest	Park Forest Curr Exch Inc 128 Plaza	60466
Prospect Heights	Palwaukee Curr Exch 690 Milwaukee Ave	60070
Richton Park	Richton Park Curr Exch Inc 22336 Governors Highway	60471
Riverdale	Riverdale Curr Exch Inc 155 W 144th St	60627
Robbins	Utica Curr Exch Inc 13912 Claire Blvd	60472
Rolling Meadows	Meadows Curr Exch Inc 3100 Market Plaza	60008
Rosemont	Rosemont Plaza Curr Exch Inc 9503 W Higgins Rd	60018
Sauk Village	Sauk Village Curr Exch Ltd 14 Sauk Plaza	60411
Schaumberg	Schaumberg Curr Exch Inc 1019 S Roselle Rd	60193
	A & H Curr Exch 853 E Algonquin Rd	60172
Schiller Park	Central Schiller Park Curr Exch 9452 Irving Park Rd	60176
Skokie	Able Curr Exch 5110 Oakton	60077
	Skokie Bluebird Curr Exch Inc 4413 W Oakton St	60076
S Chicago Hts	South Chicago Heights C E Inc 3324 Chicago Rd	60411
Stone Park	#16 Check Agencies Inc 1604 N Mannheim Rd	60165
Streamwood	Streamwood Curr Exch Inc 225 Irving Park Rd	60103
Summit	New 63rd & Archer Curr Exch 7655½ W 63rd St	60501
Tinley Park	Prementowne Curr Exch Inc 6817 W 159th St	60477
Wheeling	Wheeling Curr Exch Inc 857 W Dundee Rd	6009
Worth	Worth Curr Exch 7101 W 111th St	60482
	DuPage County	
Addison	DuPage Curr Exch Inc 431 S Addison Rd	60101

CITY	NAME	CODE
	DuPage County	
Addison	Green Meadow Curr Exch Inc 40 W Lake St	60101
Bensenville	Bensenville Curr Exch Inc 119 W Main St	60106
	Grand York Curr Exch 101 W Grand Ave	60106
Carol Stream	Carol Stream Curr Exch Inc 477 S Schmalle Rd	60187
Downers Grove	Downers Grove Curr Exch Inc 138 E Ogden	60515
Glendale Heights	Bloomingdale Curr Exch Inc 215 Army Trail Rd	60137
	Glendale Curr Exch Inc 532 North Ave	60139
Naperville	Naperville Curr Exch Inc 1163 Ogden Ave	60540
Villa Park	New Lombard Heights C E Inc 603 W North Ave	60181
	Villa Oaks Curr Exch Inc 106 W Roosevelt Rd	60181
Westmont	Westmont Curr Exch Inc 6230 S Cass	60559
	Jackson County	
Carbondale	Saluki Curr Exch Inc 606 S Illinois	62901
	Kane County	
Aurora	Aurora Curr Exch Inc 59 S Broadway St	60505
Carpentersville	Meadowdale Curr Exch Inc Meadowdale Shopping Center	60110
Elgin	N E Elgin Auto Dr-In Curr Exch 401 Dundee Ave	60120
	Kankakee County	
Kankakee	East Court Curr Exch Inc 1550 E Court	60901
	Kankakee Curr Exch Inc 180 E Oak St	60901
	Meadowview Curr Exch 34 Meadowview Center	60901
	Lake County	
Fox Lake	Fox Lake Curr Exch Inc 14 E Grand Ave	60020

CITY	NAME	CODE
	Lake County	
North Chicago	North Chicago Curr Exch Inc 1803 22nd St	60064
Round Lake Beach	New Commons Curr Exch Inc 959 E Rollins Rd	60073
Vernon Hills	Vernon Hills Curr Exch Inc 141 Townline Rd	60061
Waukegan	Lewis-Plaza Curr Exch Inc 1319 N Lewis Ave	60085
	596 Genessee Curr Exch Inc 596 S Genesee St	60085
	LaSalle County	
Ottawa	Courtesy Curr Exch 510 Fillmore	61350
Streator	Streator Business Service 112½ S Vermilion	61364
	McHenry County	
Crystal Lake	Crystal Lake Curr Exch Inc 3 Crystal Lake Plaza	60014
McHenry	McHenry County Curr Exch 4614-A W Route 120	60050
	Macon County	
Decatur	#1 Decatur Curr Exch Inc 3136 N Water St	62526
	#2 Decatur Curr Exch Inc 2264 E William St	62521
	#3 Decatur Curr Exch Inc 1355 Route 48 N	62526
	Madison County	
Alton	1st Mad City C E of Alton Inc 2755 E Broadway	62002
Granite City	1st Mad City C E of Granite City #10 Nameoki Village	62040
	Peoria County	
Peoria	Peoria Curr Exch Inc 117 S W Perry St	61602
	Rock Island County	
Moline	Melin License Service & C E 1415 15th St	61265
Rock Island	First Curr Exch of Rock Island 1123 7th Ave	61201
	State License Service C E Inc 4125 11th St	61201

CITY	NAME	CODE
	St Clair County	
East St Louis	East St Louis Curr Exch Inc 232 Collinsville Ave	62201
	11th and Bond Curr Inc 1136 Bond St	62205
	Sangamon County	
Springfield	Community C E of Springfield 115 N 6th St	62701
	Downstate Curr Exch Inc 614 South Grand Ave E	62703
	First Curr Exch of Springfield IL 1407 S 16th St	62706
	Will County	
Bolingbrook	Bolingbrook Curr Exch Inc 348 Bolingbrook Common	60439
Joliet	Cass Street Curr Exch Inc 33 E Cass St	60431
Joliet	**Will County**	
	Chicago Osgood Curr Exch 180 S Chicago St	60436
	Collins Street Curr Exch Inc 850 Collins St	60432
	Shopping Center Curr Exch Hillcrest Shopping Center	60431
	West Side Curr Exch of Joliet 1169 W Jefferson St	60435
Lockport	Lockport Curr Exch Inc 917 S State St	60441
Romeoville	Hampton Park Curr Exch Inc 615 Access Dr	60441
	Winnebago County	
Rockford	Rockford Curr Exch Inc 1111½ N Avon St	61103
	Rockford Curr Exch Inc #2 1032 S Main St	61101



DFI

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Annual Report
Unclaimed Property Division

The Unclaimed Property Division administers the Uniform Disposition of Unclaimed Property Act of 1961, which is one of the oldest and most important consumer protection laws in the State. The law requires all entities, private, public and governmental, to remit all financial assets to the State if unclaimed for 7 years or more.

Unclaimed property can be any financial asset ranging from abandoned savings and checking accounts, unpaid wages or commissions, stocks, uncashed dividends, customer deposits or overpayments, credit balances, refunds, money orders, travelers checks, to paid-up life insurance policies.

Tangible property could become unclaimed property in the case of safe deposit or other safe-keeping repository contents. If the rent on such a repository remains unpaid for seven years or more, the contents are remitted to the Department.

Revenues and Appropriations

The State of Illinois has received nearly $100 million in unclaimed assets since 1961. Due to aggressive and innovative enforcement, more than $76 million have been collected since 1977. During fiscal year 1983 alone, a total of $11,813,541 in unclaimed assets were remitted. (See Chart A.)

Unclaimed funds are held in perpetual custody for the rightful owners. While the funds are in the State's custody, they are deposited in the Pension Fund to benefit all of the taxpayers of the State.

Since 1977 nearly $65 million have been appropriated to the five State Retirement Systems. (See Chart B.) This amount represents a 6-fold increase over appropriations from all previous years. Fiscal year 1984 appropriations to individual retirement systems are detailed below.

• State Teachers'	$5,338,100
• State University	$2,972,400
• State Employees'	$2,378,000
• Judges'	$ 272,500
• General Assembly	$ 39,000

The Department's primary objective is to reunite owners with their property. To do this, the Department employs many methods. Twice each year their names and last known addresses are published in newspapers across the State. In fiscal year 1983, over 20,000 names were published. (See Chart C.) People who see their names or names of relatives are urged to contact the Department so the missing owners may be reunited with their assets. Lists are also made available to members of the General Assembly who have been able to assist the Department in its search for owners living in their legislative districts.

To further enhance owner location efforts, the Department conducts a continual public information campaign to stimulate interest and enlist the aid of the public and the media by giving interviews, issuing press releases, and providing representatives to speak before various civic groups. The Director has given numerous radio and television interviews and these appearances have resulted in many inquiries of the Department by potential owners of unclaimed property. Also, the Department is developing a series of brochures which explain the Act and the Department's claims procedures. These will serve to enhance public awareness of, as well as compliance with, the Act. The Department has established an Owner Discovery Unit whose sole responsibility is to intensively search for owners. This Unit operates as a virtual detective agency utilizing a variety of governmental and public records to ferret out owners of abandoned property.

Claims

Since 1977, the Department has paid out nearly $7 million, to more than 11,000 owners, nearly 4 times the amount paid out in the previous 15 years (to more than 3 times as many owners). (See Chart D.)

The Department approved 2,556 claims of owners during fiscal year 1983 with a record total value of $1,434,106. Since the unclaimed property law passed, more than $8.5 million have been returned to the rightful owners. (See Chart E.)

Tangible Property

Contents of value from safe deposit repositories are appraised by an independent appraiser, then auctioned by a Chicago auction house. The proceeds are credited to the owner's account. In fiscal year 1983 these auctions realized $66,755. Division personnel maintain a close working relationship with both major professional groups serving the safe deposit industry — the American and the Illinois Safe Deposit Associations.

In fiscal year 1983, the Department earned $331,283 from the sale of stock. This represents a 95% increase over fiscal year 1982. In this program, the Department sells stocks which are found in safe deposit boxes. Prior to the sale of these stocks, the Department publishes the owners name in a newspaper in the county of the owners last-known address. After the publication the Department waits 85 days, after which time the stock is sold by a registered broker. The program has proved to be beneficial to the issuers of the stock for it enables them to clear their books with no financial loss. Once the stock is sold, the money is held in custody until the owner is located.

Examinations

In addition to voluntary compliance, the Department conducts examinations to uncover unclaimed or abandoned financial assets. A comprehensive examination program covers many major holders of unclaimed property. In fiscal year 1983, 423 exams were conducted of financial institutions, corporations, insurance companies, utilities and governmental entities which resulted in the remittance of $1,463,895 in unclaimed property.

Litigation

Several lawsuits filed by the Department will have a positive impact upon compliance with the Unclaimed Property Act. These successful suits have served to clarify language of the Act which had been contested by those under its purview.

In December 1982, a large midwestern department store remitted $275,000 to the Department of Financial Institutions. This amount represents the final installment of a judgement of $600,000 which was awarded the Department in 1980. The suit, filed in 1976, sought to recover unclaimed financial assets in the form of gift certificates and credit balances. The Department in that suit, clarified that it shall be treated as though it were the customer for the purpose of abandoned assets. The decision also established that retailers are required to comply with the Act.

In another decision rendered in fiscal year 1983, the issue of unlawful service charges by banks was clarified. Some financial institutions have sought to diminish amounts remitted to the State by levying service charges on customers, sometimes eliminating the accounts altogether.

As part of the Department's aggressive stance regarding the levying of such service charges, a suit was filed against an Illinois bank to recover more than $50,000 in unlawfully deducted service charges. The case was decided in the Department's favor and the money has been remitted.

Interstate Cooperation

The Department maintains an active membership in the National Association of Unclaimed Property Administrators which provides an open line of communication and promotes cooperative relationship between member states. This network enables Illinois to keep abreast of reporting and record-retention requirements, changes in various state laws and decisions involving unclaimed property.

In another cooperative enterprise, Illinois has entered into 11 reciprocal agreements with other states and is currently negotiating agreements with several others. In a reciprocal relationship, each state collects all unclaimed property within its borders. All property with a last-known address in a reciprocal state is then returned to that state. This effort has served to reduce the burden of multiple reporting for holders of unclaimed property and to enhance owner location efforts. As the success of the reciprocal program becomes recognized throughout the nation, it is anticipated that most states will be participating within the next five years.

Significant Activities
Fiscal Year 1983

- A total of $11,860,248 was received in FY 83; of this total $1,463,895 were remitted as a result of the Department examination efforts.
- The Safe Deposit Section collected over 1,790 boxes from holders across the State.
- The sale of unclaimed stock certificates realized $331,283.
- The auctions of contents of value from safe deposit repositories were held by Hanzel Galleries, a Chicago auction house, and netted $66,755.
- More than 21,000 letters were mailed to potential holders of unclaimed assets in FY 1983. The letters instructed the holders to search their records for the owners of assets which have been inactive for seven years. In September the holders received annual report forms to be filed with the Department by November 1, 1982.
- The Department mailed more than 600 informational letters and report forms to life insurance companies as potential holders of unclaimed property.
- In FY 1983 the names of more than 20,000 owners were published throughout the State. Nearly 3,500 inquiries were handled by the Department, primarily as a result of the two publications.
- The Department developed a program to sort owners' names by zip code so that State legislators could assist the Department in identifying constituents with unclaimed property. The legislators' help in owner location efforts has proved invaluable to the Department throughout the years.
- Increased efforts to make Illinois residents aware of the Unclaimed Property Act and to locate missing owners resulted in the approval of 2,556 claims.
- Treasure Hunt, an innovative program to locate missing owners, was established in FY 83. Each month the Department sends names to radio stations across the State which then broadcast them over the air as a public service. By the end of fiscal year 1983, 40 radio stations in 18 counties were participating. The Department adds three counties per month to the program.
- The Department's Safe Deposit Section personnel attended various meetings sponsored by the Illinois Safe Deposit Association. The Department's involvement with the Association has provided a free-flow of information between the Department and the industry, hence enhancing understanding of and compliance with the Act.

Remittance and Other Income
Fiscal Year 1983

Current Cycle Remittance	
May 1983 Cycle	$ 1,743
November 1982 Cycle	$ 7,859,892
May 1982 Cycle	$ 1,041,855
November 1981 Cycle	$ 159,192
May 1981 Cycle	$ 7,533
Currency Exchanges	$ 436,782
Examination Remittances	$ 1,463,895
Examination Fees	$ 46,707
Dividends	$ 18,171
Auctions	$ 66,755
Direct Deposits — Safe Deposit Section	$ 36,306
Sale of Stock	$ 331,283
Reciprocity Remittances	$ 115,041
Miscellaneous	$ 275,093
Total Income	$11,860,248
Total Claims	$ 1,434,106
Net Collections	$10,426,142

Unclaimed Property Division
Statistical Information
Fiscal Year 1983

Inquiries Claims

Total Inquiries	Total Claims	Total Value of Claims
3,452	2,556	$1,434,106

Department Examiner Activity

Consultations	Examinations	Remitted	Fees	Total
1,008	423	$1,463,895	$46,707	$1,510,602

Safe Deposit Boxes

Boxes Collected	Auction Receipts	Monetary Contents	Total
1,790	$66,755	$36,306	$103,061

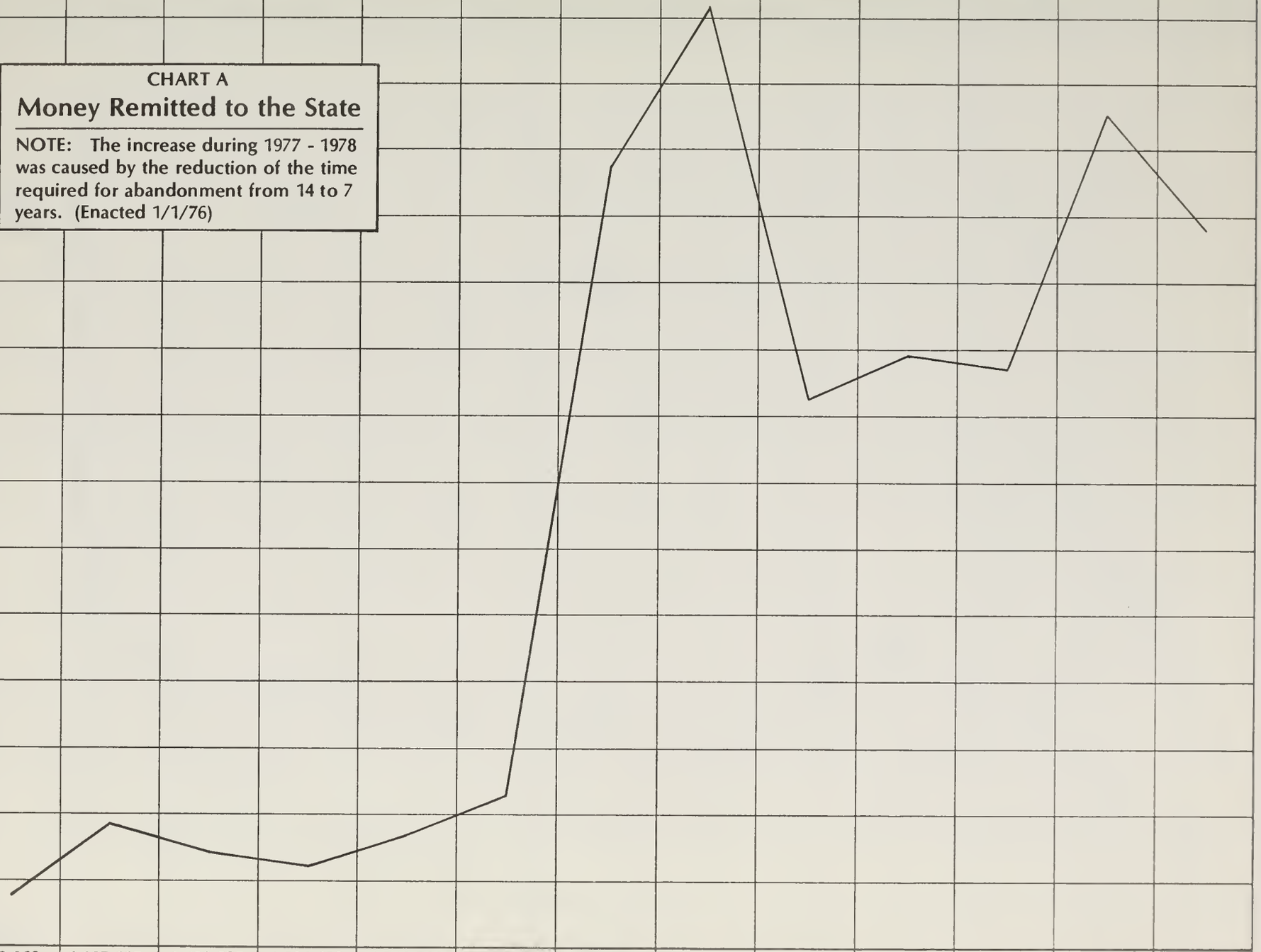
Totals

Total Revenue	Total Claims	Operation Expense	Net Revenue
$11,860,248	$1,434,106	$864,600	$10,995,648

CHART A

Money Remitted to the State

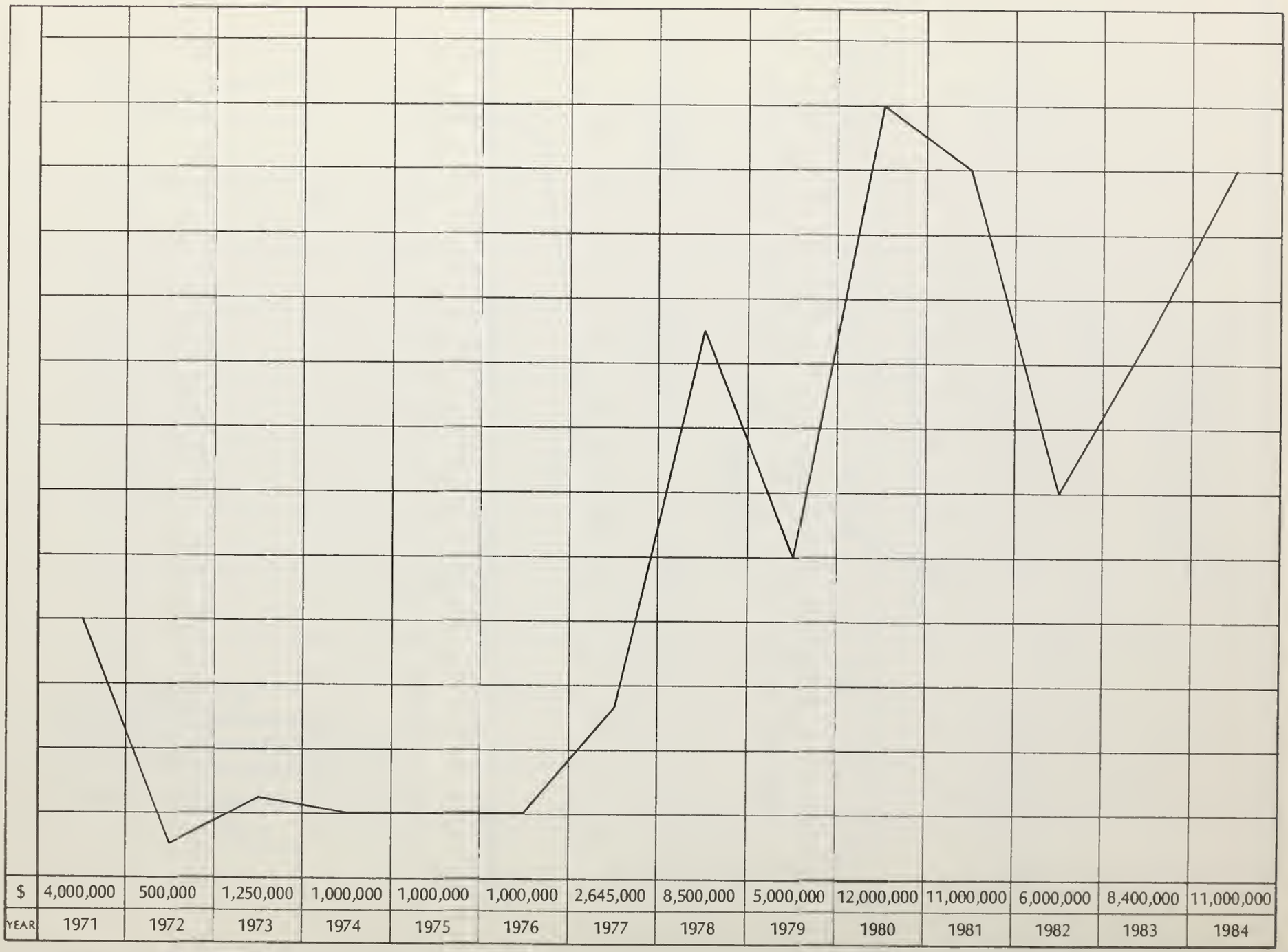
NOTE: The increase during 1977 - 1978 was caused by the reduction of the time required for abandonment from 14 to 7 years. (Enacted 1/1/76)



$	768,362	1,897,115	1,420,235	1,201,699	1,719,709	2,390,830	11,731,421	14,142,340	8,262,649	8,973,691	8,738,838	12,565,075	11,813,541
YEAR	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983

Appropriations to State Retirement Systems

CHART B



$	4,000,000	500,000	1,250,000	1,000,000	1,000,000	1,000,000	2,645,000	8,500,000	5,000,000	12,000,000	11,000,000	6,000,000	8,400,000	11,000,000
YEAR	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984

CHART C

Owner Names Published and Resulting Inquiries

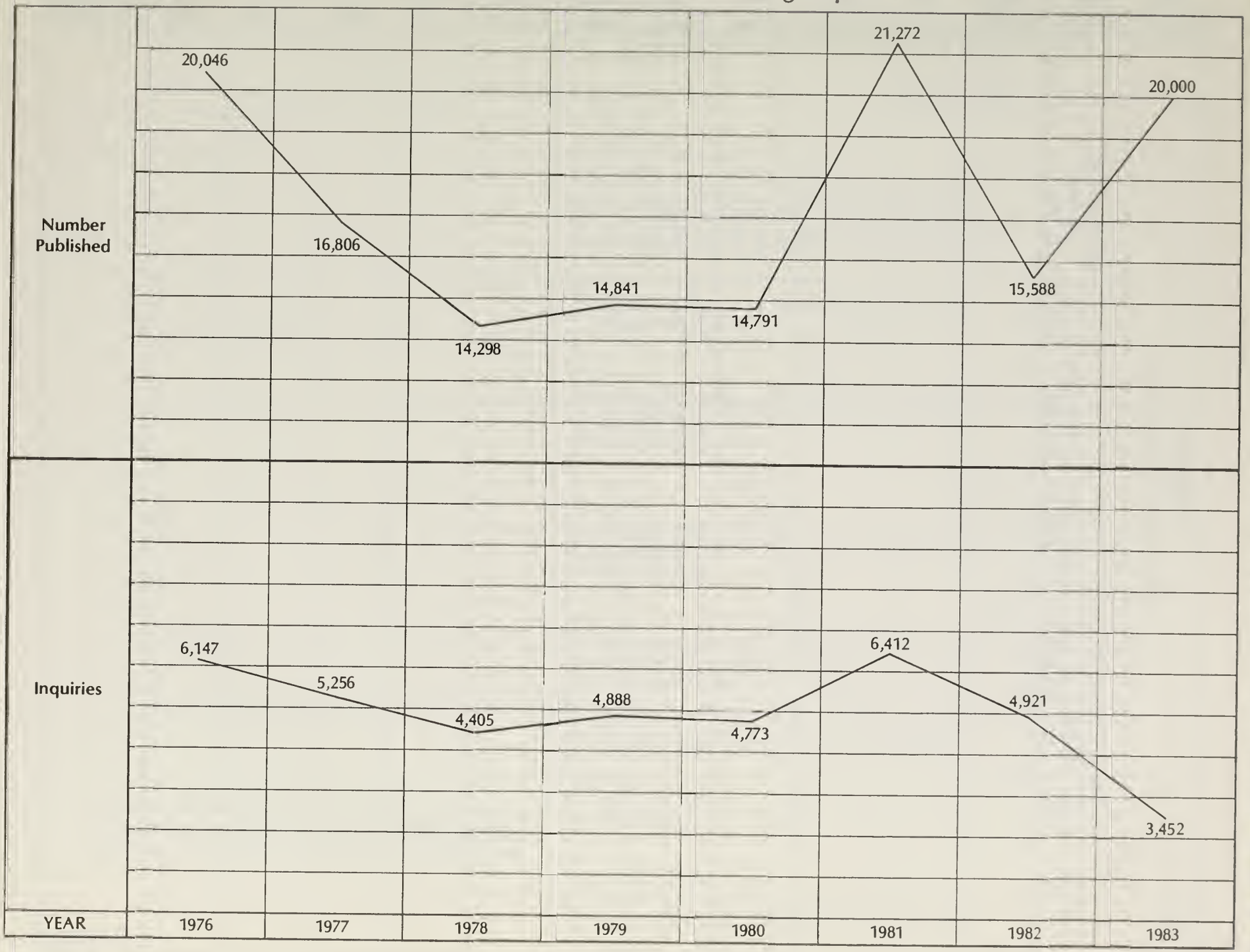
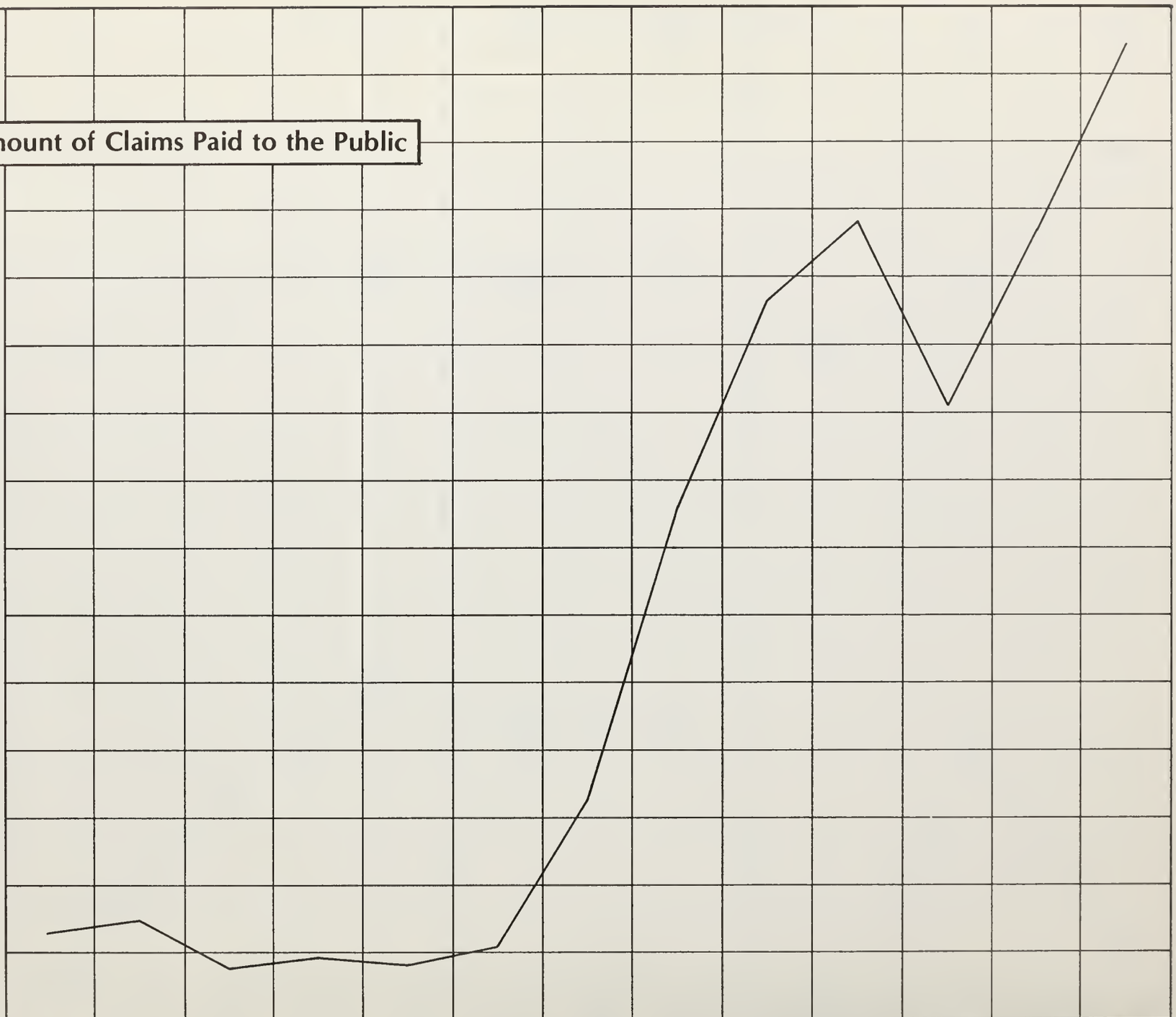


CHART D

Amount of Claims Paid to the Public



AMOUNT $	123,518	143,532	79,689	93,120	80,148	108,051	324,555	760,061	1,066,525	1,182,844	903,179	1,169,339	1,434,106
CLAIMANTS	169	195	176	160	142	134	271	753	1,515	1,906	1,994	2,889	2,556
YEAR		1972	1973	1974	1975	1976	1977	1978	1979	1980	198	1982	1983

Summary
Fiscal Years 1962 thru 1983

Chart E

Fiscal Year	Total Unclaimed Property Remitted	No. of Exams	Amount Found Exams	Amount Remit Exams	Exam Fees Collected	No. of Consul-tations	No. of Claims Paid	Amount Claims Paid
From Remitted Property	$ 24,949	–	$ –	$ –	$ –	–	–	$ –
1962 – 1963	5,482,148	★	★	★	★	★	214	50,487
1964 – 1965	2,139,697	★	★	★	★	★	917	303,119
1966 – 1967	2,472,741	★	★	★	★	★	703	272,634
1968 – 1969	1,800,562	★	★	★	★	★	538	245,805
1970	1,252,242	★	★	★	★	★	242	168,694
1971	768,362	★	★	★	★	★	169	123,518
1972	1,897,115	★	★	★	★	★	195	143,532
1973	1,402,271	★	★	★	★	★	176	79,689
1974	1,201,699	★	★	★	★	★	160	93,120
1975	1,719,709	★	★	★	★	★	142	80,148
1976	2,369,680	★	★	★	21,150	★	134	108,051
1977	11,659,967	170	★	★	71,455	★	271	324,555
1978	14,187,936	104	★	★	22,500	1,914	753	760,061
1979	8,217,289	779	6,499,549	992,210	48,485	1,295	1,515	1,066,525
1980	8,973,691	531	4,695,016	980,291	35,900	1,623	1,906	1,182,844
1981	8,738,838	342	2,727,567	953,457	36,115	427	1,994	903,179
1982	12,565,075	508	11,024,338	1,745,587	41,872	840	2,889	1,169,339
1983	11,813,541	423	4,133,129	1,463,895	46,707	1,008	2,556	1,434,106
Total	$98,687,512	2,957	$29,079,599	$6,135,440	$324,184	7,107	15,474	$8,509,406

"The Department of Financial Institutions does not discriminate in admission to, or treatment of employment in programs or activities in compliance with the Illinois Human Rights Act, the U.S. Civil Rights Act, Section 504 of the Rehabilitation Act, as amended, and the U.S. Constitution. Mary L. Brandon is responsible for compliance. (217/782-8470)"

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JAMES R. THOMPSON
GOVERNOR

MICHAEL E. FRYZEL
DIRECTOR

JOANNE MITCHELL
ASSISTANT DIRECTOR

December 15, 1984

The Honorable James R. Thompson
Governor
State of Illinois
State Capitol Building
Springfield, Illinois

Dear Governor Thompson:

It is a pleasure to present the following Annual Report on the Department of Financial Institutions to you and the people of Illinois.

The Report reflects the operations and administrative initiatives of the Department for fiscal year 1984.

Sincerely,

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

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Department of Financial Institutions

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Assistant Director
Joanne Mitchell

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Harry E. Stirmell

Legislative Liaison
Brenda Jo Seipel

Legal Counsel
Deborah J. Gubin

Fiscal Officer
Ronald Handlin

Personnel Officer
Mary Louise Brandon

Secretaries
Sue Duval
Barbara Kasper

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Virginia Hartsough
Bea Jones
Janet Haynes
Sharon Birdwell

Consumer Credit Division

Andrew V. Madonia, Supervisor
Milton Hirsch, Assistant Supervisor
Charles Tomlinson, Assistant Supervisor

Thomas Anderson
Vera Borrino
Thomas Bregenzer
Dolores Campagnolo
Irene Jocius
Joseph Kayden
William Margalus
Pasquale Palumbo
Joseph Stachura
Cecil Wyant

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Joliet Budget Advisors, Inc.

Leonard Groupe
Practicing Attorney

John Emmett Murphy
American Counseling Service

H. Don Morris
Financial Counselors

Hattie Stewart
H.S. Stewart Associates

Credit Union Division

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John Brady, Assistant Supervisor
Robert Force, Assistant Supervisor

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Michael Chandrl
William Coli
Janice Gallagher
Norm Glazer
George Helber
Sandra Henson
Dorothy Howard
Gerald Lasley
Wanda Mallow
Charles Moore
Daniel Murphy
Lester Nelson
Mary Ann Pusateri
Moneta Salaveria
Patrick Schoenstene
Everett Snyder
William Van Oppens
Jill Wasilewski
Carole Wedding

Board of Credit Union Advisors

Chairman

Gene Artemenko
United Airlines Employees Credit Union

June McLaren
City of Harvey Employees C.U.

Harold T. Welsh
General Foods Employees C.U.

Donald E. VanHorn
Little Company of Mary Hospital C.U.

Dale F. Schumacher
SIU Employees Credit Union

D. L. Christofferson
Deere & Company C.U.

Angel Lopez, Jr.
Credit Union 1

Currency Exchange Division

Georgia K. Marsh, Supervisor
Carl LaSusa, Assistant Supervisor

Richard Bake
Peter Flessas
Natalie Kardaris
Steven Klean
Chyvonne McCottrell
Alexandra Murphy
Robert O'Kelly
William Riordan
Naomi Shisler
Edwin Toledo

Board of Currency Exchange Advisors

David L. Schiavone, Attorney
Wildman, Harrold, Allen & Dixon

Michael Guthrie
Financial Enterprises, Inc.

John F. Leon

Miriam F. Miquelon
Miquelon, Cotter & Daniel Ltd.

Emmett McMorrow
New Roosevelt Currency Exchange

Mel Jon Thillens, Jr.
Thillens Incorporated

Irene Norwood
South Austin Community Council Coalition

Unclaimed Property Division

Michael A. Goldman, Supervisor
Joseph Temperelli, Assistant Supervisor

George Anagnostopoulos
Howard Bagley
Stephen Becker
Denis Campbell
Marjorie Carter
Ginger Cheek
Ted Cohan
Albert Coley
Colleen Connor
Al DiSilvestro
Lawrence Driver
Bruce Garrett
Bill Golden
Louise Gregurich
Kristine Hickerson
Dawn Hladilek
Marion Hughes
Connie Huston
James Kincaid
Robert Lapetina
Lloyd Leheney
Kathleen Mallow
Marian Miller
Kathy O'Connor
Richelle Partridge
Christine Rothrock
Lloyd Schuster
Susan Tammaro
J. Cornel West

Introduction

The Illinois Department of Financial Institutions was created in 1957 as a code department of the State. Its enabling legislation, the Financial Institutions Code, authorizes it to investigate, examine, license, and regulate financial institutions in the State of Illinois: currency exchanges, credit unions, pawners' societies, title-guaranteeing companies, foreign exchanges, and businesses making loans of $10,000 or less. It received responsibility to administer the Sale of Exchange Act and Financial Planning and Management Services Act, these powers and duties transferred to the Department from the Auditor of Public Accounts. The Department also administers the Consumer Finance Act of 1935, Safety Deposit Box Act of 1945, Uniform Disposition of Unclaimed Property Act of 1961, Consumer Installment Loan Act of 1963, the Consumer Credit Counseling Corporation Act of 1965, the Pawners' Societies Act of 1899, Development Credit Corporation Act of 1965, Sales Finance Agency Act of 1967, the Illinois Credit Union Act, the Currency Exchange Act, the Foreign Exchange Act, and the Insurance of Titles to Real Estate Act. In addition to the Acts that mandate specific regulation by the Department of Financial Institutions, there are approximately 23 other Acts that are ancillary to the Department and under which the Department has a monitoring function, such as the Retail Installment Sales Act (Chap. 121½, Sec. 501.), the Consumer Fraud Act (Chap. 121½), the Savings and Loan Act (Chap. 17, Par. 3001 et seq.), the Illinois Banking Act (Chap. 17, Par. 301 et seq.), etc.

Management and control of the Department are vested in the Director who is appointed by the Governor and confirmed by the Senate. The Department consists of four divisions, each headed by a Supervisor who is responsible for dealing directly with the institutions under their control through examination and supervision. The four divisions of the Department are the Credit Union Division, the Currency Exchange Division, the Unclaimed Property Division and the Consumer Credit Division.

The Department is advised in its regulation of financial institutions by three advisory boards appointed by the Governor. The three advisory boards of the Department are the Board of Credit Union Advisors, the Board of Currency Exchange Advisors and the Board of Financial Planning and Management Services Advisors. Each of these boards advises the Director of the methods employed by the Department to fulfill its fundamental responsibility for protecting the interests of depositors, borrowers, share-holders and consumers.

The Department is a self-supporting branch of state government returning operating expenses into the general revenue fund. Income is derived from supervisory, examination and license fees assessed financial institutions under the supervision of the Department.

A statutory mandate provides only the framework of an agency. The vitality and effectiveness of an agency goes beyond its statutory mandate and its success must be measured by its productivity. Fiscal Year 1984 was a very successful and productive one for the Illinois Department of Financial Institutions. Accomplishments are too numerous to list in toto here: all are included in the Division sections of the Annual Report. Some are so significant, however, that they must be highlighted, i.e.:

Flex-Time Implementation

After a satisfactory six-month trial period, Director Fryzel approved an on-going Flex-Time Program. Stringent guidelines are established for monitoring purposes. The Flex-Time Program is in response to House Bill 837 signed by Governor Thompson in 1979 and is strongly supported by collective bargaining groups and the Department of Central Management Services. DFI is also in compliance with Personnel Rule 3-300 which requires an approved Flex-Time work schedule and Section 9(13) of the Personnel Code which calls for annual reports of Flex-Time usage. Currently 23% of DFI employees participate in the Program.

Management by Objectives Program Development

At the beginning of his administration, Governor Thompson required agency directors to submit Priorities to give clear direction for the Administration's fiscal, programmatic and legislative activities across agencies. Directors were to submit Mission Report Statements for their agencies. The Governor required, in addition to the Mission Reform Statement, objectives which addressed Cost Control and Savings (re implementing the Governor's Cost Control Task Force Report); an Evaluation of On-going Programs/Quality Control; and Elimination of Unnecessary Regulation. Additionally, he requested an assessment of how the Mission Reform Statements had been implemented and anticipated changes in the mission over preceding months. The last compliance audit of the Department of Financial Institutions, conducted by the Illinois Auditor General, recommended that the Department plan its goals and objectives in specific and quantifiable terms, and address resource requirements to ensure goals are attainable. It also recommended that actual achievements be compared with the planned objectives on a periodic basis. Although the Department's response to the Auditor General Recommendation concluded that the Department's goals as outlined in its recently published 5-Year Plan were as specific and succinct as they could be, (and using the above as an historical framework), Director Fryzel initiated the development of a Management by Objectives Program (MBO) for the entire agency. All Division Supervisors and key staff administering units are involved in MBO development for all staff. The MBO Program development is well underway and a completion date is being planned.

Clerical Position Review

A Clerical Position Classification Review was initiated by Director Fryzel to comply with Personnel Rule 1.20. Thirty (30) clerical positions were reviewed and recommendations for personnel actions and projected cost have been developed.

Department Records Review

Director Fryzel requested that the records generated and collected by the Department be identified to determine compliance with the provisions of the Illinois State Records Act and the regulation of the State Records Commission. New and/or revised record maintenance procedures, retention periods, and disposition methods are being developed. Approximately three-fourths of this task has been accomplished.

Employee Assistance Program

While the Employee Assistance Program has been a State benefit for several years, FY 84 it was initiated at the Department. Supervisory guidelines and employee information pamphlets were distributed and employer responsibilities were defined and emphasized.

Agency Interviewing Compliance

Section 12.7(J) and (K) of the Rules of the Department of Human Rights require each State agency to conduct exit interviews and to monitor hiring and promotion practices. Forms to comply with the above-referenced Sections were designed and implemented. An Interviewer's Checklist form was designed and implemented. This was done to assist interviewers in conducting a fair and in-depth interview, as well as gather documentation required to comply with a ruling from the Department of Central Management Services regarding Veterans Preference. A Personnel Action Request form has been designed and has been implemented.

Affirmative Action Plan

The Department of Financial Institutions' FY 84 Affirmative Action Plan was submitted to the Illinois Department of Human Rights and found to be in compliance with Section 12.6 of the Rules and Regulations of that Department. The agency is proud of its record of submitting these Plans on time, and also of the fact that during Director Fryzel's administration, no submitted Plan has ever been disapproved. Mandated Quarterly Reports are also submitted in a timely fashion and approved.

Interdisciplinary Coordination and Cooperation

The Department of Financial Institutions is represented by membership in the Illinois Public Employer Labor Relations Association (IPELRA). Approximately 300 townships, cities, municipalities and State agencies belong. Purpose of the organization is to teach labor relations skills to personnel administrators in light of unionization that's coming into the public section. Representation in IPELRA by small agencies such as DFI is quite important as they do not have the fiscal resources for labor relations staff.

The Department of Financial Institutions is represented on the Planning Committee of the Governmental College Relations Council which is exploring establishing a downstate council in addition to the one in Cook county.

Promotions and/or Assignments to Higher Titles

Director Fryzel has demonstrated his intent to recognize and reward deserving personnel by promoting 15 employees during FY 84. During the same time period Director Fryzel approved the upward mobility of one employee via the assignment to a higher title — he was slotted into a Division Supervisor position. This accomplishment is significant considering budgetary limitations. This brings total number of employees recognized to 16 of 90, or 18% of staff.

Freedom of Information Act

In order to comply with the above Act, which became effective July 1984, the Department designated an FOIA Officer to handle all requests for public records; filed Rules and Regulations with the Secretary of State's Office; compiled required information and put into a manual for both Administrative Offices; and conducted an orientation for Division heads and key administrative personnel to inform them of the Act and its provisions.

Annual Conference

The Department held a two-day Annual Conference for field examiners and key staff. Legislators and industry resource personnel were an integral part of the activities of the Conference.

Legislation

Legislative milestones were achieved during this fiscal year. Significant legislation impacting the Department are:

(1) SB #1691 Amends the "Illinois Credit Union Act" to provide that the Directors of the Credit Union Boards shall provide adequate coverage for officers and employees who handle funds. In essence, it will make and set terms for coverage by Departmental rule rather than statute. The Department supported this legislation.

(2) HB #2658 Amends the "Currency Exchange Act" by deleting the mandatory annual inspection requirements of ambulatory currency exchanges. The Department supported this legislation.

(3) SB #1929 Amends the "Uniform Disposition of Unclaimed Property Act" by eliminating the requirement that the Director record the amounts of unclaimed insurance assets. The bill further states that an account should not be presumed abandoned until seven (7) years after the "final maturity date in the event of a rollover or extension". The Department proposed and supported this legislation.

(4) SB #1491 Amends the "Uniform Disposition of Unclaimed Property Act" by defining "active express trusts" and eliminating "Negative Reports". The Department is strongly opposed to this legislation.

Rule-making

Substantial progress with regards to Codification of Departmental Rules and Recommendations by the Joint Committee on Administrative Rules continues. Concentrated effort has been made to codify all the Departmental Rules with the Administrative Code Division of the Secretary of State's Office and to date, only one PART still remains to be completed. All Recommendations by JCAR, with the exception of proposed rule changes for three PARTS, have been sent and published in the *Illinois Register*.

Legal and Administrative Proceedings

FY 84 saw litigation on significant issues in the area of unclaimed property and currency exchange. Approximately 21 of these cases were referred to the Attorney General's office. Three unclaimed property matters are outstanding and unresolved in the hands of special counsel, out of the four that were on the books at the start of FY 84. Twenty matters remain open at the end of FY 84. Four hearings were held in FY 84, three in the area of currency exchange and one in consumer credit. Three upheld initial Division decisions.

FY 84, several nationwide unclaimed property cases (Boeing, Cobb & Prudential) developed involving significant sums potentially due for Illinois citizens. This has led to the states (including Illinois) pooling their efforts and selecting lead counsel teams consisting of several states to represent the whole.

Additionally, the examination of national banks issue was resolved in the Department's favor and federal amendments have been enacted to clarify the right of States to examine for unclaimed property.

Division Highlights

End of Fiscal Year 1984, the Department met and complied with all statutory requirements. In addition, unprecedented activity occurred on a divisional basis:

- For the second consecutive year, the Unclaimed Property Division established a claims-paid record, having paid $1,442,697 to claimants. A record $2,189,823 was also received in examination remittances. This is the largest examination remittance amount received during any fiscal year since the inception of the Uniform Disposition of Unclaimed Property Act in 1961. Additionally, total income received during a fiscal year by the Unclaimed Property Division was $12,678,859 — the second largest total since the inception of the Act. The impressive results in the Unclaimed Property Division are the effect of vigorous enforcement of the Uniform Disposition of Unclaimed Property Act by Director Fryzel under the aegis of the Thompson administration.
- The Currency Exchange Division ended FY 84 with a 27.5% increase in general revenue; a 15% increase in exams conducted; and a 45% increase in fines collected. Additionally, Division examiners uncovered nearly $500,000 in unclaimed property for the State. This is particularly significant as the Division has only six examiners and over 1,200 licensed community and ambulatory currency exchanges.
- The Credit Union Division facilitated the Department chartering the first student credit union in the history of the State when the Moraine Valley Community College students organized the Moraine Valley Student Credit Union. This Credit Union joined the Department's family of 866 State-chartered credit unions having assets of $3.6 Million.
- The Consumer Credit Division realized a record collection of retaliatory fees from title insurers during FY 84. A total of $1,068,517 were received. These fees are determined by the tax rate assessed against Illinois companies by other states and are primarily based on the percentage of premiums written in Illinois by out-of-state corporations.

Fiscal Information
For the Year Ending June 30, 1984

I. Summary by Fund and Division

Division	Expenditures	Revenues	Excess Rev. Over Exps.
General Revenue Fund:			
Administrative	$ 245,874	$ 922	$ (244,952)
Consumer Credit	441,626	1,404,581	962,955
Credit Union	677,135	758,517	81,382
Currency Exchange	336,701	237,987	(98,714)
E.D.P.	20,319	0	(20,319)
Total GRF	$ 1,721,655	$ 2,402,007	$ 680,352
State Pensions Fund:			
Administrative	$ 194,877	$ 113	$ (194,764)
Unclaimed Property	926,169	12,823,852	11,897,683
E.D.P.	103,924	0	(103,924)
Total SPF	$ 1,224,970	$12,823,965	$11,598,995
Unclaimed Property Trust Fund	$ 1,420,074	$ 1,469,030	$ 48,956
Department Total	$ 4,366,699	$16,695,002	$12,328,303

II. Expenditure Summary by Division and Category

Expenditure Category	Admin-istrative	Consumer Credit	Credit Union	Currency Exchange	Unclaimed Property	E.D.P.	Totals
Personal Services	$264,494	$346,921	$531,650	$263,988	$572,165	$ 46,742	$2,025,960
Retirement	14,750	17,453	29,987	14,111	32,100	2,899	111,300
Social Security	17,357	19,586	27,672	17,720	35,143	2,829	120,307
Group Insurance	4,261	0	0	0	27,179	1,722	33,162
Contractual Services	78,391	5,497	14,748	16,178	193,920	66,030	374,764
Travel	19,787	45,392	57,904	17,779	35,949	2,242	179,053
Commodities	3,156	2,210	3,725	1,679	6,795	1,779	19,344
Printing	3,313	3,516	4,667	3,033	13,188	0	27,717
Equipment	3,073	551	5,899	1,488	4,990	0	16,001
Telecommunications	29,975	0	0	0	0	0	29,975
Operation of Auto Equipment	2,193	0	0	0	4,740	0	6,933
Refunds	0	500	883	725	0	0	2,108
Totals	$440,750	$441,626	$677,135	$336,701	$926,169	$124,243	$2,946,624

III. Expenditure Summary by Fund and Category

Expenditure Category:	General Revenue Fund Appropriation	Expenditure	Lapse
Personal Services	$ 1,364,000	$1,301,107	$ 62,893
Retirement	73,200	70,300	2,900
Social Security	80,200	75,779	4,421
Contractual Services	106,200	88,065	18,135
Travel	145,300	132,868	12,432
Commodities	11,700	9,748	1,952
Printing	16,800	13,456	3,344
Equipment	10,000	9,868	132
Telecommunications	20,800	17,045	3,755
Operation of Auto Equipment	1,400	1,311	89
Refunds	2,800	2,108	692
Totals	$1,832,400	$1,721,655	$ 110,745

Expenditure Category:	State Pensions Fund Appropriation	Expenditure	Lapse
Personal Services	$ 764,600	$ 724,853	$ 39,747
Retirement	41,300	40,999	301
Social Security	50,000	44,528	5,472
Group Insurance	37,500	33,162	4,338
Contractual Services	320,800	286,698	34,102
Travel	54,500	46,187	8,313
Commodities	12,200	9,596	2,604
Printing	15,500	14,261	1,239
Equipment	6,400	6,133	267
Telecommunications	14,300	12,931	1,369
Operation of Auto Equipment	6,300	5,622	678
Totals	$1,323,400	$1,224,970	$ 98,430



DFI

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Consumer Credit Division
Annual Report
Fiscal Year Ending June 30, 1984

The Consumer Credit Division functions as regulator of nine separate statutes covering a broad range of consumer services. At year end, 1218 licensees were in operation providing these services in Illinois. FY 84 represented a turnaround from the long decline in the total number of licensees and the beginning of a gradual increase in mid year. The Division staff conducted 1677 examinations of those businesses to determine compliance with the statutes and regulations governing their enforcement. In addition, the Division investigated 316 consumer complaints during the calender year 1983 relating to licensees, and acted as a source of reference for both public and private agencies representing the consumer public. Of the 316 complaints received 7.59% were against Consumer Finance licensees, 25.99% against Consumer Installment licensees, 46.20% were against Sales Finance licensees, 6.33% against OBA licensees, 2.53% against Title Company licensees and 11.36% were against non-licensees of the Division. Of the total complaints 47.78% were resolved in favor of the customer ($19,031.36 recovered on their behalf), 43.68% resolved in favor of the licensees and 8.54% referred to other regulatory agencies at the Federal, State and County levels.

The Consumer Installment Loan Act has been amended by the 1983 Illinois legislature. Public Act 83-0657, effective January 1, 1984, provides:

- licensee may collect certain additional costs in connection with real estate loans
- licensee may collect certain costs incurred due to NSF checks in connection with loans
- licensee is not considered borrower's agent or broker in connection with sale of insurance under this Act
- revision of penalty for violations of this Act

Additional pertinent Acts passed by the 1983 legislature include:

PA-83-968: Effective November 1, 1983
Amends the Code of Civil Procedures to provide certain exemptions of personal property owned by debtor from judgment or attachment.

PA-83-944: Effective November 1, 1983
Amends the Bank, Savings & Loan, Credit Union and General Interest Acts to permit taking real property as collateral security for revolving credit accounts when the credit line exceeds $5,000.

PA-83-0867: Effective January 1, 1984
Amends the Wage Assignment Act by changing the requirements and language of the notice of intent to assign wages and imposing statutory damages for failure to release a demand or for use of a nonconforming notice.

PA-83-0302: Effective January 1, 1984
Amends Section 20 of the Motor Vehicle Retail Installment Sales Act to require the seller of a repossessed motor vehicle to advise the buyer of his right to redeem within three days of repossession and prescribes the form of such notice.

PA-83-0768: Effective January 1, 1984
Creates New Car Buyer Protection Act providing that the manufacturer of a new car with a model year following the effective date of the Act shall provide a refund or a replacement if its agent or authorized dealer is unable to fulfill express warranties after a reasonable number of attempts.

The Consumer Bank Bill was introduced in the General Assembly to permit lending companies to accept deposits from consumers under certain conditions. The Bill did not get out of the Senate Finance Committee but is expected to be reintroduced in 1984. Similarly, a Bill to consolidate the Consumer Finance and Consumer Installment Loan Acts died in the Senate Finance Committee and is expected to be reintroduced.

Department Representatives met with the Advisory Board of Financial Planning licensees. The significant action from the Board was a written request that the State consider extending license requirements to not-for-profit Financial Planners. This request is currently under study by this Department and the Attorney General's Office.

Significant administrative activities in FY 84 included reprinting and disseminating the Consumer Finance, Consumer Installment Loan, and Sales Finance Agency Acts to reflect recent legislative amendments; updating and consolidating license application forms and adding same to inventory; and submitting amendments to Division Rules and Regulations to increase examination fees, remove requirement to submit advertising copy for approval before publication, and remove requirement to exercise license within 180 days of issuance.

The laws administered by this Division are:

Consumer Finance Act
Consumer Installment Loan Act
Development Credit Corporation Act
Financial Planning and Management Services Act
Foreign Exchange Act
Safety Deposit Box Act
Sale of Exchange Act
Sales Finance Agency Act
Title Insurance Act

Personnel

Supervisor	1
Assistant Supervisors	2
Field Examiners	8
Clerical	2

Examination

Licensees Under 9 Acts — June 30, 1984	1,218
Examinations Performed	1,677
Examiner Days Allotted to Examinations	1,631
Consumer Complaint Investigations, Consultations and Other Agency Inquiries	369

Revenue

Examination Fees	$ 125,940
Licensing & Renewal Fee	$ 198,590
Retaliatory Tax*	$1,068,516
Miscellaneous Fees	$ 9,632
Total Revenue	$1,402,678

Consumer Financing

The Division regulates three Acts governing the extension of credit to the general public. These are the Consumer Finance, Consumer Installment Loan and Sales Finance Agency Acts. A statement of activity of these licenses is as follows:

Act	Licenses 6/30/83	Licenses Issued	Cancellations	Licenses 6/30/84
Consumer Finance	399	77	30	446
Consumer Installment	511	19	38	492
Sales Finance Agency	225	18	39	204

* Retaliatory taxes are those fees received from out-of-state title companies licensed to do business in the State of Illinois. These fees are based on fees paid by Illinois title companies doing business in their State. Fees vary from State to State.

The Director has authorized specific Other Businesses to be conducted by licensees utilizing the same facility and personnel as their lending operations. These authorizations provide the following additional services to the general public:

Residential Real Estate Mortgage Loans
Sale of Mortgage Insurance
Various forms of Life, Accident, Health and Property Insurance
Premium Financing
Open End Revolving Loans
VISA Card Loans
Sale of Exchange
Sale of Securities
Income Tax Preparation
Sale of Motor Club Membership
Real Estate Sales
Business Leasing
Collection Agency
Leasing Equipment
Mortgage Banking
Thrift Club
Sale of Commercial Paper
Transmittal of Funds

The industry reported a composite loss before taxes in 1980 and 1981 due principally to the high cost of borrowed capital and the usury limits on finance charges. A modest profit was realized in 1982 due to increased activity in Other Business Authorizations, the legislative amendment effective September 1, 1981, permitting the marketplace to fix finance charges, and a slight improvement in over 60 days delinquency rates. The same factors continued to accelerate the improvement in rate of return in 1983.

Statistical Report

Based on data from Licensees Annual Reports as of December

Licensees

Year	Consumer Finance	Consumer Installment	Total
1974	851	853	1,704
1975	795	794	1,589
1976	742	743	1,485
1977	777	778	1,555
1978	778	781	1,559
1979	777	787	1,564
1980	728	736	1,464
1981	565	566	1,131
1982	474	561	1,035
1983	389	502	891

Loans Outstanding
(000,000)

Year	Consumer Finance	Consumer Installment	Total
1974	$ 123	$ 422	$ 545
1975	135	423	558
1976	169	404	573
1977	194	416	610
1978	201	425	626
1979	193	531	724
1980	254	448	702
1981	249	300	549
1982	144	356	500
1983	121	378	499

Average Loan Size
Net of Charges

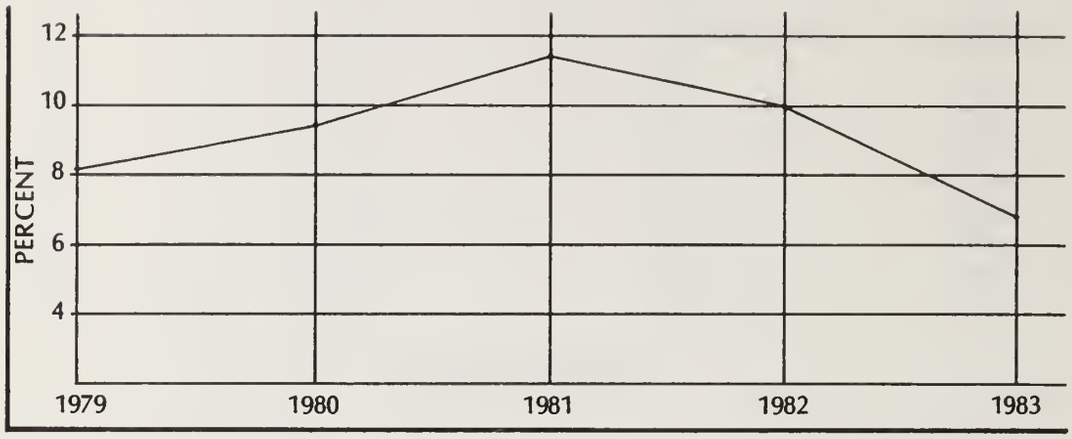
Year	Consumer Finance	Consumer Installment
1974	$ 519	$1,900
1975	606	2,200
1976	960	2,750
1977	949	2,710
1978	933	2,686
1979	853	3,363
1980	1,221	4,014
1981	1,368	4,096
1982	1,331	2,585
1983	1,330	2,545

Net Income
Before Cost of Borrowed Capital
As a Percent of Net Receivables

Year	Consumer Finance	Other Authorized Business	Consumer Installment	Total
1974	4.05%	N/A	4.70%	4.39%
1975	2.95%	N/A	4.86%	3.91%
1976	5.38%	N/A	4.67%	5.03%
1977	6.45%	N/A	4.19%	5.32%
1978	5.47%	N/A	3.83%	4.15%
1979	3.51%	7.20%	3.68%	4.16%
1980	8.54%	8.08%	8.20%	8.26%
1981	10.00%	11.70%	10.60%	10.87%
1982	9.99%	10.14%	10.40%	10.31%
1983	10.87%	7.64%	9.59%	7.97%

The above figures indicate a profitable loan industry before considering the cost of borrowed money. In 1980 and 1981, however, the universally high interest rates, coupled with the statutorily fixed ceiling on finance charges, resulted in a substantial bottom-line loss. The turn-around in 1982 and continuing improvement in 1983 were assisted by:

- legislative amendment to permit the marketplace to fix the finance charge
- general reduction in interest rates as reflected below



Cost of Borrowed Capital as % of Net Receivables

SALES FINANCE

The Sales Finance Agency Act regulates anyone engaged in the business of purchasing or making loans secured by retail installment contracts, retail charge agreements or the outstanding balances under such charges or agreements. A licensee under the Consumer Installment Loan Act or a licensee under the Consumer Finance Act that is authorized to do business in this State may engage in the business of Sales Finance Agency without securing a license under this Act, however, they are considered as licensed under the Act and required to comply with the Act and are subject to revocation of their Authorization on any grounds or in any manner provided in the Act. Consumer Finance and Consumer Installment licensees purchased 152,655 contracts totaling $162,077,231 in 1983. Sales Finance licensees are not required to file an annual report, but their records are thoroughly examined at least once a year.

Number of Licensees
As of June 30th

Year	Number
1974	245
1975	246
1976	235
1977	234
1978	226
1979	230
1980	226
1981	212
1982	206
1983	225
1984	204

Consumer Financing
Other Business Authorized in Licensed Offices
Based on Data From Licensees Annual Reports

Residential Real Estate Mortgage Loans

The Director of Financial Institutions has granted an Other Business Authorization (OBA) to 56 different consumer credit companies to make loans over $10,000.00 secured by second mortgages on private homes. Those companies with multiple offices throughout the State must obtain an OBA for each location.

Number of Loans Made	18,817
Total Amount of Loans — Net of Charges	$231,902,226
Total Loans — Outstanding as of 12/31/83	19,716
Total Amount Outstanding — Net of Charges	$248,793,811

Business Loans

The Consumer Finance and Consumer Installment Loan Acts authorize a licensee to make business loans without written authorization from the Director. Such loans may be examined by the Division to insure compliance with the General Interest Act.

Number of Loans Made	1,535
Total Amount of Loans — Net of Charges	$ 19,278,746

Income Tax Preparation

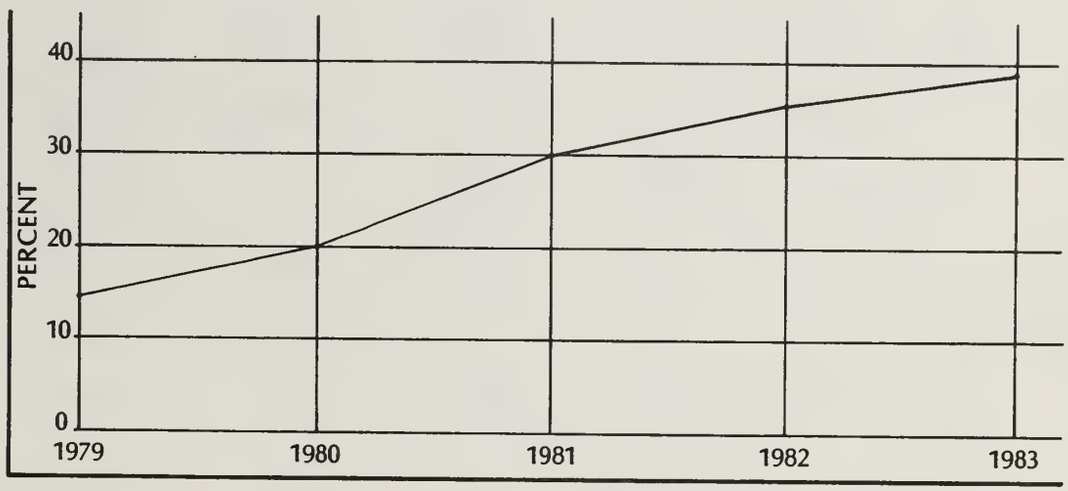
An OBA has been granted to 13 licensed credit companies to engage in the business of income tax preparation. Their volume in this business is shown below:

Number of Tax Forms Prepared	6,218
Total Charges Collected for Services	$ 580,681

Motor Club Membership

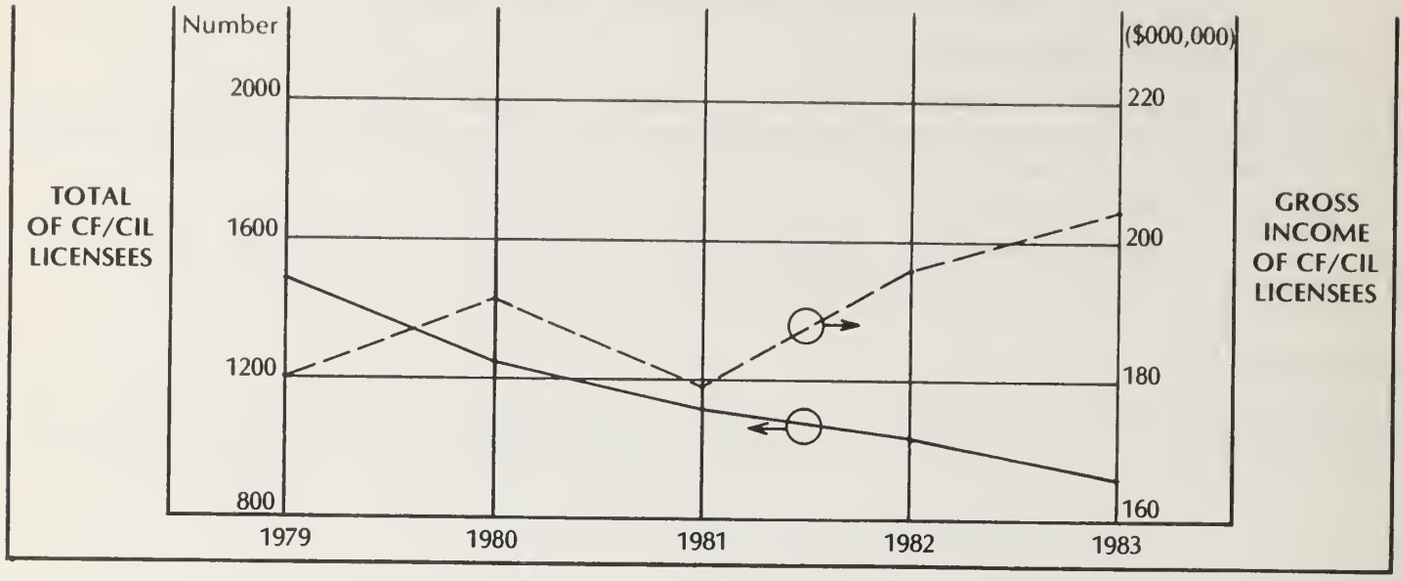
The number of OBA's to sell motor club memberships and the volume of this business has grown dramatically as indicated by the following figures:

Number of Memberships Sold	21,824
Total Gross Charges for Memberships	$ 1,606,561



Composite Income from QBA Operations as % of Licensees' Total Income

Consolidation of some of the individual offices of large loan companies has resulted in a decrease in the number of licensees whereas their gross composite income is increasing as reflected in the graph below.



Consolidated Statement of Assets
As of December 31, 1983

	CFA	CILA	O.B.A. R/E Loans	Sales Finance	All Other Business	Total
Cash on Hand & in Banks	$	$	$	$	$	$ 4,507,354
Short Term Investments						1,537,842
Receivables						
Gross Receivables	156,356,800	490,777,500	268,071,198	128,753,296	152,413,827	1,196,372,621
Less: Unearned Charges	36,372,920	118,703,075	118,754,056	25,227,983	13,559,070	242,617,004
Net Receivables	119,983,980	372,074,425	219,317,142	103,525,313	138,854,757	953,755,617
Less: Reserved for Bad Debts	5,372,295	15,185,881	5,603,769	3,647,588	2,885,256	32,694,789
Adjusted Net Receivables	114,611,685	356,888,544	213,713,373	99,877,725	135,969,501	921,060,728
Real Estate (Cost Less Reserve for Depreciation)	95,139	540,913	XXX	XXX	444,133	1,280,185
Furniture, Fixtures & Autos (Less Reserve for Depreciation)	858,248	2,106,701	XXX	XXX	424,474	3,389,423
Other Useful in the Business	1,877,418	6,931,535	XXX	XXX	2,181,268	10,990,221
Total Assets	$117,442,490	$366,467,693	$213,713,373	$99,877,725	$139,019,376	$942,565,853
Average Number of Accounts Outstanding	119,808	154,951	12,908	106,127	35,905	429,699

Statement of Income and Expense
For the Period From January 1, 1983 thru December 31, 1983

	CFA	CILA	Other Business	Total
INCOME	$	$	$	$
Charges Collected and/or Earned	36,754,624	85,934,696	74,995,051	197,684,371
OTHER INCOME				
(a) Recording Fees	1,366	16,843	10,143	28,352
(b) Interest on Bank Balance	51,312	6,896	82,468	140,676
(c) Insurance Income	887,393	1,596,406	976,235	3,460,034
(d) All Other Income	268,722	1,664,143	1,754,126	3,686,991
Total Operating Income	$ 37,963,417	$ 89,218,984	$ 77,818,023	$205,000,424
EXPENSES				
Advertising	$ 573,621	$ 1,624,342	$ 1,370,460	$ 3,568,423
Auditing	66,195	326,531	218,012	610,738
BAD DEBTS				
(a) Charge-offs	4,897,077	4,742,220	3,778,767	13,413,064
(b) Deduct: Collections on Accounts	(1,525,799)	(2,281,597)	(1,230,374)	(5,037,770)
(c) Additions to Reserve for Bad Debts	3,661,388	7,542,214	6,899,634	18,103,146
Depreciation & Amortization	216,996	426,197	529,470	1,172,663
Insurance & Fidelity Bonds	219,066	257,945	391,949	868,960
Legal Fees & Disbursements	333,641	1,063,994	909,686	2,306,421
Postage, Printing, Stationery & Supplies	595,114	1,160,536	1,214,049	2,969,699
Rent, Janitorial Services & Utilities	1,145,520	2,529,266	2,493,735	6,166,521
Salaries of Officers, Owners & Partners	445,858	691,817	1,044,207	2,181,882
Salaries of all other Employees	5,230,149	11,312,876	12,214,642	28,757,667
Taxes — Other Than on Income	348,404	745,761	724,030	1,818,195
License Fees	42,149	84,108	44,697	170,909
Telephone & Telegraph	539,273	1,092,153	1,204,230	2,835,666
Travel, Auto Expense & Allowance	259,613	459,587	499,331	1,218,531
Supervision & Administration (when not allocated to other items)	2,225,399	5,853,324	5,443,369	13,522,092
All Other Expenses	1,753,999	2,405,957	5,129,809	10,289,765
Interest Paid on Borrowed Funds	12,502,708	28,109,658	23,448,318	64,058,684
Total Expenses Before Income Taxes	36,581,969	73,707,183	68,781,769	179,070,921
Income Before Income Taxes	1,381,448	15,511,801	9,036,254	25,929,503
INCOME TAXES				
(a) State	129,819	1,073,079	670,753	1,873,651
(b) Federal	710,141	6,854,962	4,521,885	12,086,988
Net Income	$ 541,488	$ 7,583,760	$ 3,843,616	$ 11,968,684
Average Monthly Expense per Account	$25.45	$39.64	$36.98	$34.73

Distribution of Loan By Size and Type of Security
For the Period From January 1, 1983 thru December 31, 1983

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Size		$		$		$
$800 Or Less	23,795	14,735,439			79,155	49,678,188
$801 To $2000	41,625	55,818,766	50,540	67,679,754	34,982	42,522,361
$2001 To $3000	14,775	36,124,861	26,828	48,647,327	5,855	14,261,001
$3001 To $5000			25,158	92,416,491	2,395	9,169,844
$5001 To $10,000			9,898	77,371,861	3,427	21,327,522
$10,001 To $25,000					6,970	112,388,924
$25,001 And Over					1,969	40,018,443
Total Loans Made	80,195	$106,679,066	112,424	$286,115,433	134,753	$289,366,283

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Type of Security		$		$		$
Based In Whole or Larger Part On:						
Household Goods	29,938	47,242,442	42,349	73,598,403	73,839	48,519,136
Motor Vehicle	6,704	9,704,272	17,161	52,010,745	8,592	18,224,445
Household Goods & Motor Vehicles	6,714	12,624,932	20,911	55,402,741	1,657	1,996,521
Other Chattels	3,608	4,342,579	2,867	7,823,096	30,170	39,075,781
Comaker Endorsed Or Guaranteed	1,858	1,722,082	1,344	2,527,400	46	75,691
Wage Assignments	18,140	17,576,938	9,343	15,969,627	191	160,535
Unsecured	13,233	13,465,821	9,009	19,393,459	10,891	8,801,910
Real Estate			9,440	59,389,962	9,377	172,512,264
Total Loans Made	80,195	$106,679,066	112,424	$286,115,433	134,753	$289,366,283

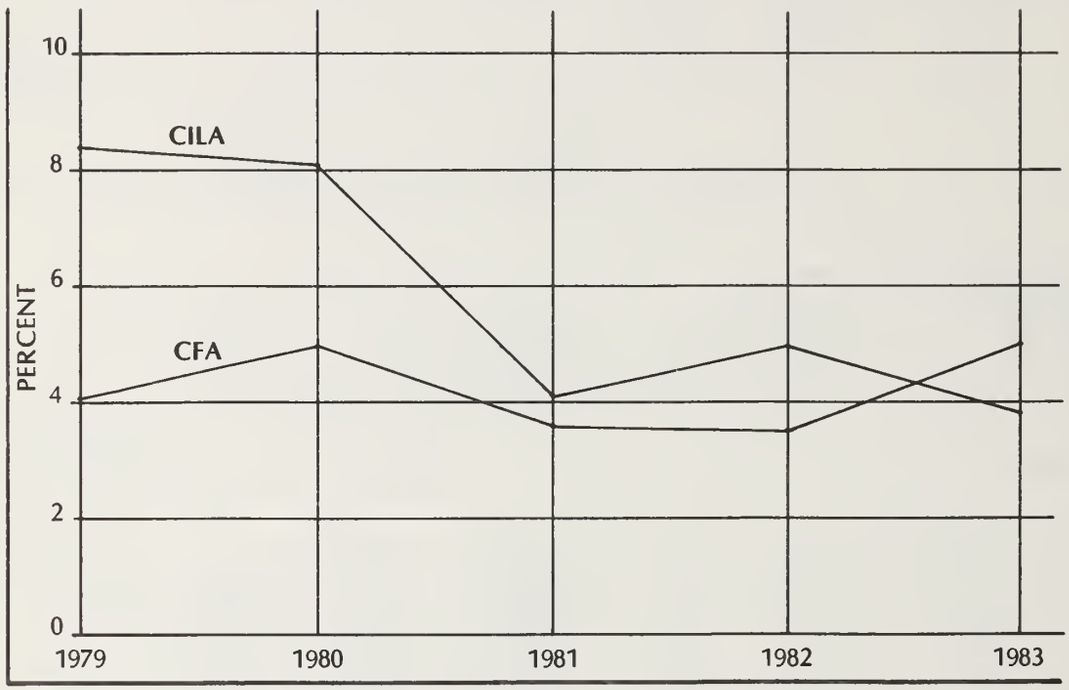
Delinquency and Legal Action Summary
For the Period From January 1, 1983 thru December 31, 1983

	CFA		CILA	
	Number of Accounts	Unpaid Principal Balance	Number of Accounts	Unpaid Principal Balance
Accounts With No Payment Either Of Principal Or Of Charges For:		$		$
60–89 Days	2,650	2,867,493	2,709	5,864,126
90 Days Or More	3,026	3,042,919	5,032	8,980,337
Total	5,676	$ 5,910,412	7,741	$14,844,463
Delinquency As A Percent Of Gross Outstanding Loans	4.8%		3.9%	

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Accounts On Which A Bankruptcy Notice Was Received During The Year		$		$		$
Chapter Thirteen	930	1,528,808	1,197	3,528,405	481	1,478,128
All Other Chapters	1,528	2,487,446	1,790	4,713,072	431	1,363,113
Total	2,458	$ 4,016,254	2,987	$ 8,241,477	912	$ 2,841,241
Number of Wage Assignments Filed	3,433		2,388		8,160	
Suits For Recovery Of Judgment						
Pending At Beginning Of Year	629	568,298	533	1,238,310	173	840,873
Instituted During Year	943	840,873	943	1,097,935	1,043	2,347,345
Settled Before Judgment	229	243,049	271	609,942	49	474,827
Judgment Obtained	749	928,487	937	1,791,218	318	884,761
Pending At Year End	487	456,424	418	1,218,500	349	571,536
Real Estate Foreclosure			131	2,055,909	48	902,985

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Possession Of Security Obtained By Licensee		$		$		$
Household Goods	45	56,761	34	81,890	70	52,371
Motor Vehicle	190	343,531	365	1,168,444	93	190,647
Other Chattels	26	40,935	28	91,542	101	339,302
Real Estate	2	19,101	80	1,019,041	92	2,041,848
Total	263	$ 460,328	507	$ 2,360,917	356	$ 2,624,168

	Household Goods	Motor Vehicle	Other Chattels	Real Estate
Sale of Security By Licensees				
Number	927	614	152	119
Amount Due	$ 217,658	$ 1,393,274	$ 490,046	$ 1,832,735
Amount Collected	$ 53,445	$ 542,596	$ 399,508	$ 1,439,769



Over 60 Days Delinquency as % of Receivables

Development Credit Corporation Act

Governor James R. Thompson signed Senate Bill 1375, effective August 18, 1982, removing roadblocks to greater investment by development corporations. The bill updates the 1965 Illinois Development Credit Corporation Act, and is designed to allow development credit corporations, composed of financial institutions, to organize and make loans to small or medium-sized businesses which otherwise would be unable to receive loans through more conventional sources.

State of Illinois
Real Estate Title Insurers
Consolidated Annual Statement
December 31, 1981 - 1982 - 1983

The Director has issued 18 Certificates of Authority to "Insure or guarantee title to real estate in the State of Illinois." This figure has risen gradually from a total of 11 in 1975. Of the current 18 certified title insurers, 4 are headquartered in Illinois and 14 are headquartered in other states. The insurers are each examined annually by the Division to ensure acceptable management practices and no evidence of financial impairment. The depressed housing market resulted in losses for the industry in 1980, 1981 and most of 1982. The lower interest rates and improvement in the economy in the last quarter of 1982 and throughout 1983 greatly improved industry profitability.

	1981	1982	1983
Assets			
Bonds (1)	$ 365,339,017	$ 481,042,752	$ 556,599,951
Perferred Stock (2)	10,056,642	18,141,735	33,641,114
Common Stock	127,760,104	155,415,310	305,148,915
Mortgage Loans on Real Estate	34,175,106	71,299,185	45,943,877
Real Estate Occupied by the Company (3)	38,972,197	61,083,062	93,980,878
Other Properties (3)	8,417,537	8,766,869	21,526,613
Collateral Loans	10,997,555	10,071,754	87,603,030
Cash	97,737,280	82,085,003	150,591,183
Title Plant	87,273,304	113,452,932	124,378,572
Title Insurance Premiums & Fees Receivable	34,181,704	74,727,024	171,639,848
Federal Income Tax Receivable	16,305,962	19,793,777	15,820,469
Accrued Interest, Dividend & Real Estate Income	7,301,288	8,572,896	8,519,956
Other Assets	150,694,527	114,960,222	202,175,423
Total Assets (4)	$ 989,212,233	$1,219,412,521	$1,817,569,829
Liabilities			
Reserve for Undetermined Title Losses of Which Notice Has Been Received	$ 115,478,043	$ 115,173,031	$ 216,206,215
Statutory Premium Reserve	348,944,204	398,284,069	373,806,634
Other Reserves	3,152,485	3,296,485	19,521,542
Charges Due Attorneys, Agents & Real Estate Brokers	632,045	410,675	742,135
Other Expenses Payable (Excluding Taxes, Licenses & Fees)	28,396,376	122,132,924	47,029,903
Taxes, Licenses & Fees	12,216,508	11,535,278	17,113,568
Federal Income Tax	2,977,473	236,454	33,890,220
Borrowed Money	30,004,401	20,808,499	15,597,550
Interest on Borrowed Money	889,849	704,795	1,157,320
Premiums Received in Advance	1,779,527	2,608,164	2,596,902
Withheld or Retained for Account of Others	3,165,674	86,564,725	3,595,131
Unpaid Dividends	-0-	-0-	128,846
Other Liabilities	72,499,011	42,263,032	29,903,946
Total Liabilities	$ 620,135,596	$ 804,018,131	$ 761,289,812

	1981	1982	1983
Surplus and Other Funds			
Paid up Capital	$ 113,182,477	$ 114,631,627	$ 187,463,008
Surplus	121,249,230	158,290,162	231,256,293
Special Surplus	(5,986,300)	(7,198,151)	(11,020,424)
Unassigned Surplus	142,406,933	151,496,465	193,908,427
Less Treasury Stock			
Common	1,500,806	1,550,806	(70,000)
Preferred	274,907	274,907	(274,907)
Total Surplus as Regards Policyholders	$ 369,076,627	$ 415,394,390	$1,455,017,520
Total Liabilities Surplus & Other Funds	$ 989,212,223	$1,219,412,521	$1,817,569,829
TOTAL PREMIUMS WRITTEN	$ 32,778,871	$ 26,978,717	$ 45,679,592

Footnotes

(1) Bond listed at Amortized Book Value
(2) Stock listed at Market Value
(3) Book Value of Real Estate less Encumberances
(4) Net admitted assets

Safe Deposit Boxes

The Division monitors adherence to the Act that licenses and regulates the keeping and letting of safety deposit boxes. Legislation enacted during 1979 increased those exempt from the Act to include banks, savings and loan institutions and safety deposit businesses operated by or in conjunction with a State, Federal or National Savings and Loan or Trust Company supervised by State or Federal statutes. This reduced the number of licensees regulated by the Department to 18 as of June 30, 1984. Licensees are inspected annually by the Department for compliance with the provisions of the Act. During the year 26 inspections were conducted by the Division. In FY 84, one Safe Deposit License was revoked for non-compliance.

The Division has observed a change in the character of the business. The newly licensed companies intend to solicit corporations or individuals with specific needs which they feel can only be satisfied by their services such as seven-day-a-week availability; sophisticated state-of-the-art security systems and security conference rooms for confidential business meetings or sales transactions. It is anticipated that the number of licensees will now remain fairly stable.

Number of Licenses

Year	Number
1974	102
1975	113
1976	133
1977	158
1978	170
1979	186
1980	15
1981	16
1982	18
1983	19
1984	18

Sale of Exchange Act

In accordance with the provisions of this statute, the Division regulates "selling or issuing exchange at multiple locations through agents, sub-agents, or representatives as a service or for a fee or other consideration". Exchange is defined as any check, draft, money order or other written instrument for transmission or payment of money or credit but does not mean money or the currency of any nation. The Act is not applicable to:

(a) Government Departments;

(b) Corporations organized under the general banking laws of this State or of the United States who issue or sell their exchange;

(c) Persons licensed as a Currency Exchange.

Those authorized to operate under the Sale of Exchange Act are audited annually by public accounting firms who submit a copy of their report to the Department in accordance with the provisions of the Act. In addition, each authorized firm submits an annual report to the Department on or before the first day of December for the preceding fiscal year. The Act defines the fiscal year as October 1 through the next succeeding September 30th.

Financial Planning and Management Services

This Act regulates the business of managing the financial affairs of individuals and the distribution of money to their creditors. Licensees are examined annually by the Division to confirm adherence to the provisions of the Act. During the year the Advisory Board created by the Act met with the Division Supervisor to review trends within the industry. 19 examinations were conducted during the year.

Number of Licenses

Year	Number
1974	20
1975	20
1976	22
1977	17
1978	17
1979	13
1980	13
1981	14
1982	15
1983	15
1984	19

Foreign Exchange Act

This Act regulates the buying and selling of foreign exchange and transmission or transfer of money to foreign countries. Governmental Departments or offices and corporations organized under the general banking laws of this State or of the United States are excluded from coverage under this Act.

Number of Licenses

Year	Number
1974	2
1975	4
1976	4
1977	5
1978	5
1979	6
1980	5
1981	5
1982	5
1983	7
1984	8

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES
CONSUMER FINANCE ACT

CONSUMER FINANCE ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	Beneficial Fin Co of Ill Inc 114 N Seventh St	216
	General Fin Corp 1704 Broadway	153
	Heights Fin Corp 1201 Hampshire	445
	Household Fin Corp 3116 Broadway	737
	ITT Thorp Corp 3600 Main St	33
	Quinsippi Loan Co 601 Hampshire St	118
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	420
	Cass County	
Beardstown	Heights Finance Corp Beardstown Plaza RR #2	168
	Champaign County	
Champaign	Associates Consumer Fin Co 2003 Round Barn Road	500
	Beneficial Fin Co of Ill Inc Mart Shop Plaza	279
	Central Fin Loan Corp 304 S Neil Street	243
	#7 Credithrift of America Inc 505 S Neil Street	98
	Five AVCO Fin Services Inc 802 Bloomington Road	302
	Heights Fin Corp 2104 W Springfield	811
	Household Fin Corp 1914-C Round Barn Shp Ctr	194
	ITT Thorp Corp 2108 W Springfield	186
	Personal Finance Co. Country Fair Shp Ctr	104
	Security Pacific Fin Corp 115 N Neil St	100

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Urbana	Credithrift of America Inc 211 E Green St	393
	Heights Fin Corp 1717 S Philo Road	816
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	224
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	244
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	637
	Personal Fin Co 10 Lincoln Avenue	96
Mattoon	Credithrift of America Inc 1516 Broadway	292
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	880
Bedford Park	Burbank Finance Co 5245 W 73rd	493
Berwyn	Household Finance Corp 7044 W Cermak Road	4
Bridgeview	General Finance Corp 8743 S Harlem	42
Broadview	Blazer Financial Service Inc 1723 W. Roosevelt Road	651
Brookfield	General Finance Corp 9036 W Ogden	129
Buffalo Grove	Household Finance Corp 400-K W Dundee Rd	113
Burbank	Mercury Finance Co 4826 W 79th	177
Calumet City	Associates Consumer Fin Co 1503 Sibley Blvd	527
	Beneficial Fin Co of Illinois 1086 Sibley Blvd	489

	Cook County			Cook County	
Calumet City	General Finance Corp 2036 E Sibley Blvd	52	Chicago	General Finance Corp 5710 N Broadway	56
Calumet Park	Household Finance Corp 1328 W 127th Street	354		General Finance Corp 3133 N Central Ave	58
Chicago	Adminco Inc 1111 W. Washington St	533		General Finance Corp 3207 N Milwaukee Ave	86
	All State Credit Corp 5829 W Irving Park Road	423		General Finance Corp 3005 E 92nd St	62
	Beneficial Fin Co of Ill Inc 4012 W 79th St	283		General Finance Corp 11850 S Western Ave	89
	Blazer Fin Services Inc 2212 W 95th St	669		General Finance Corp 4401 W 63rd St	76
	Bonlar Loan Co Inc 2247 W Lawrence Ave	335		General Finance Corp 7149 W Belmont Ave	88
	CIT Fin Services Inc 3201 N Cicero Ave	436		General Finance Corp 4658 S Ashland Ave	103
	CIT Fin Services Inc 4355 S Kedzie Ave	49		Great American Fin Corp 205 W Wacker Drive	229
	Cosmat Loan Co 3601 W Belmont Ave	646		Household Fin Corp 300 W Adams St	9
	Dr.'s Fin League 7107 W Belmont	43		Household Fin Corp 625 N Michigan Ave	289
	Federal Loan Corp 30 W Washington St-Rm 1024	400		Household Fin Corp 3415 W Diversey Ave	306
	General Finance Corp 3040–42 W Peterson Ave	87		Household Fin Corp 9515 S Western Ave	529
	General Finance Corp 6411 N Western Ave	63		Household Fin Corp 4222½ S Archer Ave	569
	General Finance Corp 5314 W Lawrence Ave	65		Household Fin Corp 3215 N Central Ave	684
	General Finance Corp 6331 S Kedzie Ave	69		Interdome Finance Co 4646 N Cumberland Ave	114
	General Finance Corp 1614 W Belmont Ave	83		Liberal Loan Corp 2535 S Pulaski Road	363
	General Finance Corp 4284 S Archer Ave	50		Midland Fin Loan Co 7541 N Western Ave	760
	General Finance Corp 4013 W 26th St	80		Nationwide Accep Corp 3435 N Cicero Ave	823
	General Finance Corp 9513 S Western Ave	55		Roosevelt Loan Co Inc 601 W Roosevelt Road	597
	General Finance Corp 109 N Dearborn St	85		Security Pacific Fin Co 19 S LaSalle St	35
	General Finance Corp 3409 W Lawrence Ave	70		Sora Loan Co Inc 2621 N Harlem Ave	624

Cook County

Chicago Heights	Household Fin Corp 129 W Joe Orr Road	768
	Personal Fin. Company 450 W 14th St	471
	Rooney Fin Corp of Chgo Hts 233 W Joe Orr Road	676
Cicero	General Finance Corp 6025 W Cermak Road	105
Des Plaines	Associates Fin Corp 2606-A Dempster St	742
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	634
	Five AVCO Fin Services Inc 2474 Dempster St	288
	General Finance Corp 1281 Elmhurst Road	111
	Household Fin Corp 824 Elmhurst Road	74
	ITT Thorp Corp 507 Northwest Hwy	3
Elmwood Park	Household Fin Corp 2388 N Harlem Ave	734
Evanston	General Finance Corp 828 Davis St	120
Hanover Park	General Finance Corp 2017 Irving Park Road	122
	Household Fin Corp 1452 Irving Park Road	703
Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	841
Hickory Hills	CIT Fin Services Inc 8621 W 95th St	506
	Commercial Credit Loans 8705 W 95th St	77
	Security Pacific Fin Corp 7667 W 95th St	171
Hillside	Household Fin Corp #D-3 Hillside Shp Ctr	694
Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	92
	Five AVCO Fin Services Inc 275 W Higgins Road	72
Hometown	Household Fin Corp 4066 Southwest Highway	7

Cook County

Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	820
	Blazer Fin Services Inc 17934 S Halsted St	94
	General Finance Corp 17820 S Halsted	123
	Security Pacific Fin Corp 950 W 175th St	331
LaGrange	Financeamerica Corp 17 W Hill Grove	743
	Household Fin Corp 118 N LaGrange Road	478
Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	522
Matteson	General Finance Corp 4519 W 211th St	130
	Household Fin Corp 4718 W Lincoln Highway	6
Melrose Park	General Finance Corp 158 N Broadway	136
Midlothian	General Finance Corp 14409 S Cicero	139
Morton Grove	General Finance Corp 8838 N Harlem	142
Mt Prospect	Financeamerica Corp 601 Golf Rd-Suite 101	93
	Household Fin Corp 1105 Mt Prospect Plz	832
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	831
Norridge	General Finance Corp 4104 N Harlem Ave	146
	Interdome Fin Co 5050 N Cumberland Ave	114
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	12
Northlake	ITT Thorp Corp 238 E North Ave	19
Oak Forest	Associates Cons Fin Co 5540 W 159th St	852
Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	267
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	170

Cook County

Oak Lawn	Financeamerica Corp 9024 S Cicero	82
	Five AVCO Fin Services Inc 6305 W 95th St	530
	Ford Motor Credit Co 10735 S Cicero Ave	488
	General Finance Corp 9535 S Cicero Ave	147
	ITT Thorp Corp 10832 S Cicero Ave	73
	Mellon Fin Services Corp 4237 W 95th St	364
Oak Park	General Finance Corp 1114 W Madison	149
	Reliable Credit Co 1103 Westgate Mall	362
	West Suburban Loan Co 507 S Oak Park Ave	728
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	771
	CIT Fin Services Inc 825 E Dundee Road	437
	General Finance Corp 105 S Northwest Hwy	150
	Household Fin Corp 609 N Hicks Road	373
Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	262
Park Forest	Credithrift of America Inc 2220 Western Ave	847
Park Ridge	Heights Fin Corp 100 S Prospect Ave	20
	Household Fin Corp 701½ Devon Ave	678
Schaumburg	Beneficial Fin Co of Ill Inc 825 W Higgins Road	426
	CIT Fin Services Inc 1221 E Golf Road	320
	Commercial Credit Loans Inc 336 W Higgins Rd	339
	Ford Motor Credit Co 1375 Remington	352
	General Finance Corp 753 W Golf Road	160

Cook County

Schaumburg	Household Fin Corp 35 E Golf Road	360
	Norwest Fin Ill Inc 1111 N Salem Drive	36
	Security Pacific Fin Corp 1699 E Woodfield	858
	US Life Credit Corp 1027 E State Parkway	34
Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	697
	Commercial Credit Loans Inc 15957 S Harlem Ave	720
	General Finance Corp 17348 S Oak Park Ave	164
	Household Fin Corp 6821 W 159th St	687
Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	528
Wheeling	General Finance Corp 845 W Dundee Road	169
Wilmette	Household Fin Corp 3217 Lake Ave	701
Worth	Century Fin Co of Ill 6721 W 111th St	713

Crawford County

Robinson	Credithrift of America Inc 101 W Walnut St	395

DeKalb County

DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	107
	Household Fin Corp 345 E Lincoln Highway	773
Sandwich	Trico Finance Co 143 S Main	175
Sycamore	Heights Fin Corp 519 DeKalb Ave	163

DeWitt County

Clinton	Heights Fin Corp 200 E Main St	722

	Douglas County	
Tuscola	#7 Credithrift of America Inc 107 W Sale St	424
	First Money Inc 801 S Main St	341
	DuPage County	
Addison	General Finance Corp 617 W Lake	14
	Household Fin Corp 4 W Lake St	21
	Illinois Fin Services Inc 90 E Lake St	314
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	796
	Five AVCO Fin Services Inc 229 W Grand–#D	99
	Household Fin Corp 1081 S York Road	798
Downers Grove	Associates Cons Fin Co 408 W 75th St	282
	Beneficial Fin Co of Ill Inc 1028 Curtiss St	44
	Five AVCO Fin Services Inc 1913 W Ogden Ave	442
	General Finance Corp 5006 Main St	115
	Household Fin Corp 140 W Ogden Ave	387
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	516
	General Finance Corp 934 S York	117
Glendale Heights	Household Fin Corp of Ill 213 E Army Trail Road	463
Glen Ellyn	Household Fin Corp 466 Roosevelt Road	29
Hinsdale	J. K. Finance Serv 911 N Elm	160
Lisle	Norwest Finance Illinois Inc 2773 Maple Ave	11
Naperville	Associates Cons Fin Co 1275 Naper Blvd	656
	General Finance Corp 931–C East Ogden Ave	145
	Household Fin Corp 1253 Ogden Ave–Ogden Plz	1
	DuPage County	
Oak Brook	Beneficial Fin Co of Ill 1010 Jorie Blvd	336
	Security Pacific Fin Corp 1900 Spring Road	765
Villa Park	CIT Fin Services Inc 126 W Roosevelt Road	503
	Household Fin Corp 100–14 E Roosevelt Road	833
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	525
Woodridge	ITT Thorp Corp 3016 Hobson Road	37
	Edgar County	
Paris	Credithrift of America Inc 101 N Central St	156
	Effingham County	
Effingham	Credithrift of America Inc 120 W Jefferson St	658
	Household Fin Corp S Rte 45 Village Sq Mall	375
	Personal Fin Co 206 N Banker St	383
	Ford County	
Paxton	Personal Fin Co 119 W Pells St	166
	Franklin County	
Benton	Benton Downstate Loan Co 602 W Side Square	464
	Personal Finance Company 1103 E Side Square	208
Thompsonville	Johnson Fin Co 105 S Main St	346
West Frankfort	Credithrift of America Inc 116 S Emma St	31
	Personal Fin Co 612 W Main St	40
	Fulton County	
Canton	Heights Finance Corp 303 N Main Street	563
	Mutual Service Corp Inc 801 N Main Street	370

	Grundy County	
Morris	Household Fin Corp 2411 Division St	231
	Personal Fin Co Bedford Shop Plz	469
	Hamilton County	
McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	323
	Henry County	
Kewanee	Credithrift of America Inc 119 W Second St	580
	Household Fin Corp 125 W South St	13
	Iroquois County	
Watseka	Personal Fin Co 102 S 4th St	325
	Jackson County	
Carbondale	Credithrift of America Inc 526 E Main Street	711
	Rex Loan Co 215 W Walnut Street	385
Murphysboro	Credithrift of America Inc 1339 Walnut St	297
	Personal Finance Co Jackson Square Shp Ctr	141
	Jefferson County	
Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	465
	Credithrift of America Inc 2020 Broadway	131
	Finance America 42nd & Broadway	66
	Germania Fin Corp 4201 Broadway	60
	Household Fin Corp 1121 W Broadway	18
	Personal Fin Co 120 S Ninth St	716
	Jersey County	
Jerseyville	Credithrift of America Inc 607 S State St	221
	Kane County	
Aurora	Aurora Finance Corp 24 E Downer Place	542
	Budget Finance Corp 15 N Broadway	712
	Beneficial Fin Co of Illinois 347 Indian Trail	802
	Commercial Credit Loans Inc 291 E Indian Trail	515
	Five AVCO Fin Services Inc 1731 N Farnsworth	873
	General Finance Corp 923 N Lake	10
	Household Finance Corp 44 E Galena Blvd	184
	ITT Thorp Corp 36 N Broadway	215
Carpentersville	General Finance Corp 52 Meadowdale Ctr	154
	Illinois Fin Services Inc 111 Kennedy Memorial Dr	394
Elgin	Beneficial Fin Co of Ill Inc 100 E Chicago St	210
	General Finance Corp 137 S Grove	116
	Household Fin Corp 167 E Chicago St	106
	ITT Thorp Corp 1665 Larkin	337
St Charles	General Finance Corp 1425 W Main St	162
	Kankakee County	
Bourbonnaise	ITT Thorp Corp 18 Heritage Plaza Suite 101	15
Kankakee	Credithrift of America Inc 138 N Schuyler	173
	General Finance Corp 35 Meadowview Shp Ctr	127
	Household Fin Corp 187 S Schuyler Ave	745
	Kankakee Invest Co Inc 258 E Court	81
	Personal Fin Co 31 Meadowview Cntr	769
Momence	Personal Fin Co 105 N Dixie Highway	137

	Kendall County	
Plano	Heights Fin Corp Ben Plz Square–Hwy 34	84
	Knox County	
Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St Suite 8	207
	Associates Con Fin Co 336 E Main St	736
	Beneficial Finance 108 E Main St	47
	Credithrift of America Inc 351 E Main St	203
	Household Fin Corp 1978 N Henderson	222
	Norwest Fin Ill Inc 1950 N Henderson	30
	Lake County	
Antioch	Household Fin Corp 425 Lake Street	861
Fox Lake	General Finance Corp 17 S Hwy 12	121
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	407
	Household Fin Corp 607 N Milwaukee Ave	48
	Illinois Fin Services Inc 1175 W Park Ave	128
Mundelein	General Finance Corp 463 Lake St	144
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	544
	Five AVCO Fin Services Inc 2312 W Grand Ave	180
	General Finance Co 533 S Lewis Ave	167
	Household Fin Corp 438 Lakehurst St	172
	ITT Thorp Corp 2770 Grand Ave	334
	LaSalle County	
Mendota	Heights Fin Corp 701 Washington St	565
Ottawa	Associates Cons Fin Co 729 LaSalle St	490
	LaSalle County	
Ottawa	Beneficial Fin Co of Ill Inc 108 W Madison St	260
	Heights Fin Corp 417 W Madison St	374
Streator	Citizen Loan & Fin Co 117 N Monroe St	232
	Credithrift of America Inc 601 E Main St	586
	Heights Fin Corp #1 Northpoint Dr–PO Bx 401	198
	Personal Fin Co 2102 N Bloomington St	200
	Lawrence County	
Lawrenceville	Credithrift of America Inc 1011 State St	401
	Personal Fin Co 1105 State St	135
	Livingston County	
Pontiac	Five AVCO Fin Services Inc 221 W Washington St	380
	Personal Fin Co Store #3–Rte #66	377
	Logan County	
Lincoln	Heights Fin Corp 511 Broadway	196
	Macon County	
Decatur	Associates Consumer Fin Co 2001 N Water St	22
	Credithrift of America Inc 3143 N Woodford St	548
	Financeamerica Corp 1280 W Grand St	621
	Five AVCO Fin Services Inc 3080 Kandy Lane	236
	General Finance Corp 103 S Main	110
	Household Fin Corp 3010 N Water St Store E–6B	24
	ITT Thorp Corp 2915 N Main St	810
	Personal Fin Co 1355 Rte 48 North	315

	Macoupin County	
Gillespie	Verticchio Bros Loan 201 S Macoupin St	206
	Madison County	
Alton	Alton Fin & Thrift Co 412 E Broadway	165
	Beacon Fin Co 1724 East Broadway	604
	Credithrift of America Inc 2520 State Street	840
	Germania Fin Corp 543 East Broadway	313
	Household Fin Corp 231 E Center Drive	183
Collinsville	Credithrift of America Inc 108 W Main St	457
	General Finance Corp 217 W Main	108
	Household Fin Corp 501 Beltline Rd Unit 20	706
Edwardsville	Edwardsville Gateway Loan Corp 314 N Main St	557
Godfrey	Associates Cons Fin Co 120 Beltline West	726
Granite City	Beneficial Fin Co of Ill Inc 1314 Niedringhaus Ave	124
	Credithrift of America Inc 3801 Nameokia Road	453
	Household Fin Corp 3401 Nameokia Road	874
	Norwest Finance Ill Inc 3224 Nameokia Road	53
Madison	Gateway Loan Corp 1223 Madison Ave	853
	Marion County	
Centralia	Credithrift of America Inc 313-315 E Broadway	64
	Personal Finance Company 1047 W Broadway	95
Salem	Credithrift of America Inc 212-D Schwartz St West	456
	Heights Fin Corp 106 W Main St	369
	Personal Fin Co Westgate Shop Ctr	51
	Mason County	
Havana	Heights Fin Corp 326 W Main St	290
	Massac County	
Metropolis	Credithrift of America Inc 116 W Seventh St	217
	McDonough County	
Macomb	Heights Fin Corp 1520 E Jackson Rd	577
	McHenry County	
Crystal Lake	General Finance Corp 1-D Crystal Lake Plaza	109
	Heights Fin Corp 459 Virginia St	602
	Household Fin Corp 230 Virginia St	79
McHenry	General Finance Corp 900 Front Street	132
	Heights Fin Corp 803 Front St-Suite B	677
Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr-St Rte 47	803
	Heights Fin Corp 235 Washington St	152
	McLean County	
Bloomington	Credithrift of America Inc 1212 Towanda Ave	102
	Five AVCO Fin Services Inc 1701 E Empire St	46
	Heights Fin Corp 1500 E Empire	609
	Household Fin Corp 1500 E Empire-Colonial Plz	209
	Personal Fin Company 2401 E Oakland Ave	38
Normal	Beneficial Fin Co of Ill 1503 E College Ave	174
	Montgomery County	
Hillsboro	Heights Fin Corp 225 S Main St	449
Litchfield	Heights Fin Corp 110 E Ryder St	491
	Litchfield Loan Co 112 W Ryder St	592

Morgan County

Jacksonville	Credithrift of America Inc 414 S Main St	392
	Heights Fin Corp 217 Lincoln Sq Shop Ctr	661

Moultrie County

Sullivan	Heights Fin Corp 15 S Main St	450

Ogle County

Oregon	Heights Fin Corp 125 S Fourth St	435
Rochelle	Heights Fin Corp Mary Mart Drive-PO Bx 373	133

Peoria County

Peoria	Beneficial Fin Co of Ill Inc 3927 N University Ave	148
	CIT Fin Services Inc 4507 N Sterling Ave-Ste 202	179
	#7 Credithrift of America Inc 4718 N Sheridan Road	762
	Finance America 7820 N University	479
	General Finance Corp 4630 War Memorial	151
	Heights Fin Corp 2601 Westlake Ave-Bx 3215	537
	Heights Fin Corp 4410 N Knoxville	119
	Heights Fin Corp 2212 SW Adams St	767
	Heritage Financial Corp 212 Liberty	134
	Household Fin Corp 4501 War Memorial Drive	101
	ITT Thorp Corp 4615-17 N University	645
	ITT Thorp Corp 113 E McClure	251
	Mellon Fin Services Corp 7501 N University Ave	439
	Norwest Fin Ill Inc 4507 N Sterling Ave	265
	Oneida Loan Co Inc 511 W Main St	268

Peoria County

Peoria	Peoria Loan Service Inc 4700 W University Ave	189
	Personal Finance 3037 N Sterling	61

Perry County

DuQuoin	Heights Fin Corp 34 N Division St	301
	Personal Fin Corp 109 E Main St	264
Pinckneyville	Personal Fin Co 601 S Main	112

Piatt County

Monticello	Heights Fin Corp 111 E Washington St	389

Randolph County

Sparta	Heights Fin Corp North Town Ctr-Suite 4	721

Richland County

Olney	Credithrift of America Inc 323 S Whittle Ave	349
	Personal Fin Co 110 Whittle Ave	246

Rock Island County

East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	499
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	603
	Beneficial Fin Co of Ill Inc 3614-23rd Ave	17
	Credithrift of America Inc 3401-16th St	755
	Household Fin Corp 1622 Fifth Ave	39
	Norwest Fin Ill Inc 4327-23rd Ave	248
	ITT Thorp Corp 3450-38th Ave	8
	Security Pacific Fin Corp 1531-47th Ave	815
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	581

	Rock Island County	
Rock Island	Heights Fin Corp 323–18th St	368
	Norwest Fin Ill Inc 3416 Blackhawk Rd	682
	Saline County	
Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz Suite 15	417
	Personal Fin Co 22 S Main St	460
	Sangamon County	
Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	839
	CIT Fin Services Inc 2387 W Monroe–Suite 141	285
	Commercial Credit Loans Inc 1750 Wabash Ave–Suite B	553
	Credithrift of America Inc 212 S Grand Ave East	783
	Eagle Fin Corp 231 S 6th Street	41
	Financeamerica Corp 820 S Ninth St	54
	Heights Fin Corp 1818 Stevenson Drive	299
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	865
	Huffman Fin Co 424 E Monroe	68
	Norwest Fin Ill Inc 2476 Wabash	16
	ITT Thorp Corp 104 Sherwood Plaza	227
	ITT Thorp Corp 2945 Clear Lake Ave	384
	Shelby County	
Shelbyville	Personal Fin Co 145 E Main St	247
	St Clair County	
Belleville	Arch Finance Company 9400 W Main St	78
	Associates Consumer Fin Co 40 Country Club Plaza	416
	St. Clair County	
Belleville	CIT Financial Services Inc 6401 "F" West Main	191
	Credithrift of America Inc Store #8 Bellevue Park Plz	237
	Household Fin Corp 221 E Main Street	826
Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	353
East St Louis	City Loan Co 327 Missouri Ave	496
	Illinois Acceptance 327 Missouri	595
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	421
	Beneficial Finance Co 20 Crossroads Center	45
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	159
	Norwest Fin Ill Inc 714 Lincoln Hwy	71
O'Fallon	Germania Fin Corp 400 S Lincoln	372
	Stephenson County	
Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	342
	Household Fin Corp 1251 W Galena Ave	27
	Mellon Fin Services Corp 6 E Stephenson St	154
	Tazewell County	
Pekin	Credithrift of America Inc 524½ Court St	382
	Heights Fin Corp 1418 N 8th St	90
	ITT Thorp Corp 2210 Court St	219
	Personal Finance Co 402 Court St	75
	Union County	
Anna	Credithrift of America Inc 322 S Main St	312

	Vermilion County	
Danville	Commercial Cr Loans Inc 21 W Harrison St	32
	Credithrift 2830 N Vermilion St	316
	Heights Fin Corp 3124 N Vermilion St	23
	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	201
	Personal Fin Co Unit B–Holiday Sq 11 Shp Ctr	91
Westville	Personal Fin Co 102 S State St	271
	Wabash County	
Mt Carmel	Credithrift of America Inc 730 Market St	223
	Wayne County	
Fairfield	Personal Fin Co 111 N Main St	857
	White County	
Carmi	Carmi Downstate Loan Co 207 E Main Street	611
	Whiteside County	
Rock Falls	Credithrift of America Inc 611 S First Ave	26
Sterling	Five AVCO Fin Serv Inc 2901 Lincolnway	321
	Heights Fin Corp 2321 E Lincolnway	509
	Household Fin Corp 20 E Third St	692
	Will County	
Bolingbrook	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	398
	General Finance Corp 427 Bolingbrook Dr (Rte 53)	25
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	475
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	752
	Will County	
Joliet	CIT Fin Services Inc 2222 Plainfield Rd	408
	Commercial Cr Loans Inc 2357–A Plainfield Rd	541
	Credithrift of America Inc 1110 W Jefferson St	484
	General Finance Corp 37 E Cass St	125
	General Finance Corp 2116 W Jefferson	126
	Household Fin Corp 2233 W Jefferson St	28
	ITT Thorp Corp 2364 Plainfield Rd	230
	Norwest Fin Ill Inc 121 Springfield Ave	311
	Personal Fin Co 1020 W Jefferson St	326
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	787
Lockport	Personal Fin Co 914 Garfield Ave	654
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	872
	Williamson County	
Herrin	Credithrift of America Inc 3 North Park Ave	138
	Personal Fin Co 108 W Cherry St	689
Marion	Credithrift of America Inc 215 N Market	432
	Heights Fin Corp 1108–F N Carbon St	5
	Household Fin Corp 1205 Public Square	474
	Personal Fin Co 411 N Market St	830
	Winnebago County	
Loves Park	Credithrift of America Inc 6412 N Second St	545
	Five AVCO Fin Services Inc 6127 N Second St	59
	Heights Fin Corp 5455 N Second St	304

	Winnebago County			Winnebago County	
Rockford	Associates Cons Fin Co 3502 E State	675	Rockford	Heights Fin Corp 4010 E State St	838
	Beneficial Fin Co of Ill Inc 3806 E State St	140		Household Fin Corp 2410 S Alpine Rd	868
	CIT Fin Services Inc 4221 E State St	643		Illinois Fin Services Inc 7–Seventh St	293
	Credithrift of America Inc 3006 Charles St	855		Norwest Fin Ill Inc 4437 E State St	812
	Financeamerica Corp 4306 Charles St	143		ITT Thorp Corp 4766 E State St	485
	General Finance Corp 129 N Main	158		ITT Thorp Corp 3219 N Main St	273
	General Finance Corp 4223 E State	157			

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES
CONSUMER INSTALLMENT LOAN ACT

CONSUMER INSTALLMENT LOAN ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	Beneficial Fin Co of Ill Inc 114 N Seventh St	64
	General Fin Corp of Ill 1704 Broadway	156
	Heights Fin Corp 1201 Hampshire	981
	Household Fin Corp 3116 Broadway	515
	ITT Thorp Corp 3600 Main St	425
	Quinsippi Loan Co 601 Hampshire St	152
	Alexander County	
McClure	Mid-South Finance Hwy 146 Box 196-A	329
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	941
	Bureau County	
Princeton	Credithrift of America Inc 414 S Main St	961
	Champaign County	
Champaign	Associates Consumer Fin Co 1603 W Springfield St	435
	Beneficial Fin Co of Ill Inc Box #919	360
	Central Fin Loan Corp 304 S Neil Street	446
	#7 Credithrift of America Inc 505 S Neil Street	865
	Five AVCO Fin Services Inc 802 Bloomington Road	291
	Heights Fin Corp 2104 W Springfield	911
	Household Fin Corp 1914-C Round Barn Shp Ctr	340
	ITT Thorp Corp 2108 W Springfield	493

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Personal Finance Corp 18-B County Fair Ctr	137
	Security Pacific Fin Corp 115 N Neil St	326
Urbana	Credithrift of America Inc 211 E Green St	966
	Heights Fin Corp 1717 S Philo Road	651
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	726
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	946
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	91
	Personal Fin Co 10 Lincoln Avenue	348
Mattoon	Credithrift of America Inc 1516 Broadway	938
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	901
Berwyn	Household Finance Corp 7044 W Cermak Road	184
Bridgeview	General Finance Corp of Ill 8743 S Harlem Ave	107
Broadview	Blazer Financial Service Inc 1723 W. Roosevelt Road	139
Brookfield	General Finance Corp 9036 W Ogden Avenue	255
Buffalo Grove	Household Finance Corp 400-K W Dundee Rd	347
Burbank	Mercury Finance Co 4826 W 79th St	165
Calumet City	Associates Consumer Fin Co 1503 Sibley Blvd	802

	Cook County	
Calumet City	General Fin Corp of Illinois 2036 E Sibley Blvd	185
	Transamerica Fin Services River Oaks West-18	63
Calumet Park	Household Finance Corp 1328 W 127th Street	37
Chicago	All State Credit Corp 5829 W Irving Park Road	810
	Beneficial Fin Co of Ill Inc 4012 W 79th St	602
	Blazer Fin Services Inc 2212 W 95th St	464
	Bonlar Loan Co Inc 2247 W Lawrence Ave	99
	CIT Fin Services Inc 3201 N Cicero Ave	81
	CIT Fin Services Inc 4355 S Kedzie Ave	83
	Cosmat Loan Co 3601 W Belmont Ave	647
	Dr.'s Fin League 7107 W Belmont	41
	General Fin Corp of Ill 6411 N Western Ave	198
	General Fin Corp of Ill 3005 E 92nd St	282
	General Fin Corp of Ill 109 N Dearborn St	264
	General Fin Corp of Ill 4284 S Archer Ave	258
	General Fin Corp of Ill 3409 W Lawrence Ave	267
	General Fin Corp 5710 N Broadway	270
	General Fin Corp of Ill 3205 N Milwaukee Ave	281
	General Fin Corp of Ill 3133 N Central Ave	276
	General Fin Corp of Ill 11850 S Western Ave	472
	General Fin Corp of Ill 4658 S Ashland Ave	869
	General Fin Corp of Ill 1614 W Belmont	246

	Cook County	
Chicago	General Fin Corp of Ill 4013 W 26th St	259
	General Fin Corp of Ill 6331 S Kedzie Ave	221
	General Fin Corp of Ill 5314 W Lawrence Ave	207
	General Fin Corp of Ill 7149 W Belmont Ave	703
	General Fin Corp of Ill 4401 W 63rd St	697
	General Fin Corp of Ill 3040-42 W Peterson Ave	49
	General Fin Corp of Ill 9513 S Western Ave	262
	Great American Fin Corp 205 W Wacker Drive	930
	Homemaker Finance Service 135 S LaSalle St	459
	Household Fin Corp 300 W Adams St	25
	Household Fin Corp 625 N Michigan Ave	229
	Household Fin Corp 3415 W Diversey Ave	21
	Household Fin Corp 9515 S Western Ave	52
	Household Fin Corp 4222½ S Archer Ave	46
	Household Fin Corp 3215 N Central Ave	56
	Interdome Finance Co 4646 N Cumberland	167
	The Madison Corp 185 N Wabash Ave	439
	Mellon Fin Services Corp 3234 N Central Ave	45
	Mellon Fin Services Corp 4371 S Archer Ave	32
	Midland Fin Loan Co 7541 N Western Ave	427
	Nationwide Accep Corp 3435 N Cicero Ave	458
	Puritan Fin Plan Inc 55 W Monroe St-Suite 3890	314

	Cook County			Cook County	
Chicago	Security Pacific Fin Co 19 S LaSalle St	187	Hickory Hills	Commercial Credit Loans 8705 W 95th St	998
	Sora Loan Co Inc 2621 N Harlem Ave	684		Security Pacific Fin Corp 7667 W 95th St	187
	Transamerica Fin Services 7601 S Kostner	43	Hillside	Fleet Mortgage Corp 4415 W Harrison Street	35
	Turner Accep Corp 4450 N Western Ave	29		Household Fin Corp #D-3 Hillside Shp Ctr	60
Chicago Heights	Household Fin Corp 129 W Joe Orr Road	160	Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	654
	Personal Fin. Company 450 W 14th St	643		Five AVCO Fin Services Inc 275 W Higgins Road	2
	Rooney Fin Corp of Chgo Hts 505 W 14th St	774	Hometown	Household Fin Corp 4066 Southwest Highway	7
Cicero	General Fin Corp of Ill 6025 W Cermak Road	283	Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	578
Des Plaines	Associates Fin Corp 2602-A Dempster St	536		Blazer Fin Services Inc 17934 S Halsted St	484
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	582		Fleet Mrg Corp 17924 S Halsted	124
	Five AVCO Fin Services Inc 2474 Dempster St	80		General Fin Corp of Ill 17820 S Halsted	860
	General Fin Corp of Ill 1281 Elmhurst Rd	397		Security Pacific Fin Corp 950 W 175th St	732
	Household Fin Corp 824 Elmhurst Road	130	LaGrange	Financeamerica Corp 17 W Hill Grove	811
	ITT Thorp Corp 507 Northwest Hwy	123		Household Fin Corp 118 N LaGrange Road	575
	Mellon Fin Services Inc 743 W Golf Road	10	Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	579
Elmwood Park	Household Fin Corp 2388 N Harlem Ave	117	Matteson	General Fin Corp of Ill 4519 W 211th St	218
Evanston	General Fin Corp of Ill 828 Davis St	220		Household Fin Corp 4718 W Lincoln Highway	62
Evergreen Park	Mellon Fin Services Corp 9844 S Western Ave	55		Transamerica Fin Services 255 Lincoln Mall	53
Hanover Park	General Fin Corp of Ill 2017 Irving Park Road	611	Maywood	Fidelity Fin Serv Inc 1701 S First Ave	42
	Household Fin Corp 1452 Irving Park Road	5		Harris Loan & Mrtg Corp 1701 S First Ave	389
Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	644	Melrose Park	General Fin Corp of Ill 158 N Broadway	208
Hickory Hills	CIT Fin Services Inc 8621 W 95th St	386	Midlothian	General Fin Corp of Ill 14409 S Cicero Ave	217

	Cook County	
Morton Grove	General Fin Corp of Ill 8838 N Harlem Ave	311
Mt Prospect	Financeamerica Corp 601 Golf Rd–Suite 101	180
	Household Fin Corp 1105 Mt Prospect Plz	247
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	254
	Transamerica Fin Services 500 Golf Mill	57
Norridge	General Fin Corp of Ill 4104 N Harlem Ave	135
	Mellon Fin Services Corp 7044 Forest Preserve Drive	59
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	11
Northlake	ITT Thorp Corp 238 E North Ave	305
	Mellon Fin Services Corp 24 E North Ave	40
Oak Forest	Associates Cons Fin Co 5540 W 159th St	396
Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	223
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	561
	Financeamerica Corp 9024 S Cicero	876
	Five AVCO Fin Services Inc 6305 W 95th St	621
	Ford Motor Credit Co 10735 S Cicero Ave	120
	General Fin Corp of Ill 9535 S Cicero Ave	199
	ITT Thorp Corp 10832 S Cicero Ave	312
	Mellon Fin Services Corp 4237 W 95th St	30
Oak Park	General Fin Corp of Ill 1114 Madison St	212
	Mellon Fin Services Corp 6905 W North Ave	4
	Reliable Credit Co 1103 Westgate Mall	96

	Cook County	
Orland Park	Transamerica Fin Services 508 Orland Square Mall	73
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	563
	CIT Fin Services Inc 825 E Dundee Road	895
	General Fin Corp of Ill 105 S Northwest Highway	50
	Household Fin Corp 609 N Hicks Road	535
Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	87
Park Forest	Credithrift of America Inc 2220 Western Ave	943
Park Ridge	Heights Fin Corp 100 S Prospect Ave	23
	Household Fin Corp 701½ Devon Ave	261
Rolling Meadows	Mellon Fin Services Corp 3143 Kirchoff Road	12
Schaumburg	American Fam Fin Svc Inc 1501 Woodfield Road	66
	Beneficial Fin Co of Ill Inc 825 W Higgins Road	38
	CIT Fin Services Inc 1221 E Golf Road	183
	Citicorp Person/Person Fin Ctr 999 Plaza Drive	404
	Commercial Credit Loans Inc 336 W Higgins Rd	337
	Ford Motor Credit Co 1375 Remington	102
	General Fin Corp of Ill 753 W Golf Road	507
	Household Fin Corp 35 E Golf Road	521
	Mellon Fin Services Corp 1917 Irving Park Road	302
	Norwest Fin Ill Inc 1111 N Salem Drive	31
	Security Pacific Fin Corp 1699 E Woodfield	757
	Transamerica Fin Services 2025 Algonquin Road	433

Cook County

Schaumburg	Transamerica Fin Services E–113 Woodfield	15
	US Life Credit Corp 1027 E State Parkway	26
Skokie	Allstate Enterprises Fin Corp 7770 Frontage Rd	194
	Sko-Fed Credit Corp 5105 W Oakton	61
	Transamerica Fin Services 133 Old Orchard	28
Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	649
	Commercial Credit Loans Inc 15957 S Harlem Ave	659
	General Fin Corp of Ill 17348 S Oak Park Ave	47
	Household Fin Corp 6821 W 159th St	279
	Mellon Fin Services Corp 16005 S Harlem Ave	181
Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	293
Wheeling	General Fin Corp of Ill 845 W Dundee Road	191
	Mellon Fin Services Corp 729 W Dundee Road	273
Wilmette	Household Fin Corp 3217 Lake Ave	76
Worth	Century Fin Co of Ill 6721 W 111th St	209

Crawford County

Robinson	Credithrift of America Inc 101 W Walnut St	962

DeKalb County

DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	244
	Household Fin Corp 345 E Lincoln Highway	163
Sandwich	Trico Finance Co 143 S Main St	126
Sycamore	Heights Fin Corp 116 Somonauk St	489

DeWitt County

Clinton	Heights Fin Corp 200 E Main St	676

Douglas County

Tuscola	#7 Credithrift of America Inc 107 W Sale St	868
	First Money Inc 801 S Main St	352

DuPage County

Addison	General Fin Corp of Ill 617 W Lake St	195
	Household Fin Corp 4 W Lake St	162
	Illinois Fin Services Inc 90 E Lake St	316
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	558
	Five AVCO Fin Services Inc 229 W Grand–#D	616
	Household Fin Corp 1081 S York Road	315
Bloomingdale	Transamerica Fin Services 425 Stratford Square Mall	84
Downers Grove	Associates Cons Fin Co 408 W 75th St	545
	Beneficial Fin Co of Ill Inc 1028 Curtiss St	359
	Five AVCO Fin Services Inc 1913 W Ogden Ave	303
	General Fin Corp of Ill 5006 Main St	109
	Household Fin Corp 140 W Ogden Ave	615
	Mellon Fin Services Corp 315 Ogden Ave	239
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	350
	General Fin Corp of Ill 934 S York St	111
Glendale Heights	Household Fin Corp of Ill 213 E Army Trail Road	440
Glen Ellyn	Household Fin Corp 466 Roosevelt Road	300
Lisle	Norwest Finance Co 2773 Maple Ave	69

DuPage County

Lombard	Transamerica Fin Services 631 E Butterfield Road	27
Naperville	Associates Cons Fin Co 1275 Naper Blvd	537
	General Fin Corp of Ill 931-C East Ogden Ave	574
	Household Fin Corp 1253 Ogden Ave-Ogden Plz	58
Oak Brook	Associates Fin Inc 1225 W 22nd St-Suite 100	584
	Benevest Inc 1010 Jorie Blvd	19
	Mfrs Hanover Fin Svc Ill Inc 2215 York Road-Suite 412	17
	Security Pacific Fin Corp 1900 Spring Road	332
	Transamerica Fin Services 252 Oakbrook Center	88
Villa Park	CIT Fin Services Inc 126 W Roosevelt Road	90
	Household Fin Corp 100-14 E Roosevelt Road	506
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	997
Woodridge	ITT Thorp Corp 3016 Hobson Rd	78

Edgar County

Paris	Credithrift of America Inc 101 N Central St	960

Effingham County

Effingham	Credithrift of America Inc 120 W Jefferson St	945
	Household Fin Corp S Rte 45 Village Sq Mall	391
	Personal Fin Co 206 N Banker St	405

Ford County

Paxton	Personal Fin Co 119 W Pells St	577

Franklin County

Benton	Personal Finance Company 1103 E Side Square	414
Thompsonville	Johnson Fin Co 105 S Main St	338
West Frankfort	Credithrift of America Inc 116 S Emma St	968
	Personal Fin Co 612 W Main St	36

Fulton County

Canton	Heights Finance Corp 303 N Main Street	740
	Mutual Service Corp Inc 801 N Main Street	366

Grundy County

Morris	Household Fin Corp 2411 Division St	656
	Personal Fin Co Bedford Shop Plz	201

Hamilton County

McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	786

Henry County

Kewanee	Credithrift of America Inc 119 W Second St	950
	Household Fin Corp 125 W South St	376

Iroquois County

Watseka	Personal Fin Co 200 E Walnut St	706

Jackson County

Carbondale	Credithrift of America Inc 526 E Main Street	737
	Rex Loan Co 215 W Walnut Street	441
Murphysboro	Credithrift of America Inc 1339 Walnut St	958

Jefferson County

Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	110
	Credithrift of America Inc 2020 Broadway	957

	Jefferson County	
Mt Vernon	Finance America Corp 42nd & Broadway	794
	Germania Fin Corp 4201 Broadway	71
	Household Fin Corp 1121 W Broadway	105
	Personal Fin Co 120 S Ninth St	16
	Jersey County	
Jerseyville	Credithrift of America Inc 607 S State St	985
	Kane County	
Aurora	Aurora Finance Corp 24 E Downer Place	873
	Budget Finance Corp 15 N Broadway	807
	Beneficial Fin Co of Illinois 347 Indian Trail	815
	Commercial Credit Loans Inc 291 E Indian Trail	358
	Five AVCO Fin Services Inc 1731 N Farnsworth	806
	General Fin Corp of Ill 923 N Lake Street	70
	Household Finance Corp 44 E Galena Blvd	278
	ITT Thorp Corp 36 N Broadway	286
	Mellon Fin Services Corp 8 W Downer Place	14
	Sentry Fin Services Corp 75 Executive Drive	473
	Transamerica Fin Services 1410 Fox Valley Center	89
Carpentersville	General Fin Corp of Ill 52 Meadowdale Shop Ctr	154
	Illinois Fin Services Inc 1111 Kennedy Memorial Dr	288
Elgin	Beneficial Fin Co of Ill Inc 100 E Chicago St	349
	General Fin Corp of Ill 137 S Grove Ave	768
	General Fin Corp of Ill 139 S Grove Ave	686
	Kane County	
Elgin	Household Fin Corp 167 E Chicago St	378
	ITT Thorp Corp 1665 Larkin	339
	Mellon Fin Services Corp 302 S McClean	18
St Charles	General Fin Corp of Ill 1425 W Main St	104
	Kankakee County	
Bourbonnaise	ITT Thorp Corp 18 Heritage Plaza Suite 101	494
Kankakee	Credithrift of America Inc 138 N Schuyler	949
	General Fin Corp of Ill 35 Meadowview Shop Ctr	101
	Household Fin Corp 187 S Schuyler Ave	500
	Kankakee Invest Co Inc 258 E Court	499
	Personal Fin Co 31 Meadowview Cntr	639
Momence	Personal Fin Co 105 N Dixie Highway	638
	Kendall County	
Plano	Heights Fin Corp Ben Plz Square–Hwy 34	296
	Knox County	
Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St Suite 8	991
	Associates Con Fin Co 336 E Main St	234
	Beneficial Finance Co 108 E Main St	118
	Credithrift of America Inc 351 E Main St	937
	Household Fin Corp 1978 N Henderson	395
	Norwest Fin Ill Inc 77 S Seminary	9
	Lake County	
Antioch	Household Fin Corp 425 Lake Street	272

Lake County

Fox Lake	General Fin Corp of Ill 17 South Highway 12	168
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	176
	Household Fin Corp 607 N Milwaukee Ave	277
	Illinois Fin Services Inc 1175 W Park Ave	158
Mundelein	General Fin Corp of Ill 463 Lake St	492
Vernon Hills	Transamerica Fin Services 422 Hawthorn	86
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	48
	Five AVCO Fin Services Inc 2312 W Grand Ave	628
	Fleet Mortgage Corp 2835 Belvidere St	514
	General Fin Corp of Ill 533 S Lewis Ave	933
	Household Fin Corp 438 Lakehurst St	524
	ITT Thorp Corp 2770 Grand Ave	336
	Mellon Fin Services Corp 509 S Green Bay Road	20
	Statewide Finance Co 325 N Genesee	157
	Transamerica Fin Services 125-D Lakehurst	82

LaSalle County

Mendota	Heights Fin Corp 701 Washington St	125
Ottawa	Associates Cons Fin Co 729 LaSalle St	227
	Beneficial Fin Co of Ill Inc 108 W Madison St	910
	Heights Fin Corp 417 W Madison St	98
Streator	Citizen Loan & Fin Co 117 N Monroe St	74
	Credithrift of America Inc 601 E Main St	965
	Heights Fin Corp #1 Northpoint Dr-PO Bx 401	127

LaSalle County

Streator	Personal Fin Co 2102 N Bloomington St	501

Lawrence County

Lawrenceville	Credithrift of America Inc 1011 State St	952
	Personal Fin Co 1105 State St	308

Livingston County

Pontiac	Five AVCO Fin Services Inc 221 W Washington St	631
	Personal Fin Co Store #3-Rte #66	429

Logan County

Lincoln	Heights Fin Corp 511 Broadway	224

Macon County

Decatur	Associates Consumer Fin Co 2001 N Water St	569
	Credithrift of America Inc 3143 N Woodford St	934
	Financeamerica Corp 1280 W Grand St	690
	Five AVCO Fin Services Inc 3080 Kandy Lane	551
	General Fin Corp of Ill 103 S Main	178
	Household Fin Corp 3010 N Water St Store E-6B	374
	ITT Thorp Corp 2955 N Main St	423
	Personal Fin Co 1355 Rte 48 North	331

Macoupin County

Gillespie	Verticchio Bros Loan 201 S Macoupin St	356

Madison County

Alton	Alton Fin & Thrift Co 412 E Broadway	466
	Beacon Fin Co 1724 East Broadway	419
	Credithrift of America Inc 2520 State Street	307

	Madison County	
Alton	Germania Fin Corp 543 East Broadway	384
	Household Fin Corp 123 W Third Street	265
	Mortgage Associates Inc 649 E Broadway	174
Collinsville	Credithrift of America Inc 108 W Main St	944
	GFC Loan Co of Collinsville 217 W Main St	851
	Household Fin Corp 501 Beltline Rd Unit 20	415
Edwardsville	Edwardsville Gateway Loan Corp 314 N Main St	289
Godfrey	Associates Cons Fin Co 120 Beltline West	133
Granite City	Beneficial Fin Co of Ill Inc 1314 Niedringhaus Ave	170
	Credithrift of America Inc 3801 Nameokia Road	564
	Household Fin Corp 3401 Nameokia Road	889
	Norwest Finance Ill Inc 3224 Nameokia Road	93
Madison	Gateway Loan Corp 1223 Madison Ave	292
	Marion County	
Centralia	Credithrift of America Inc 313-315 E Broadway	942
	Personal Finance Company 1047 W Broadway	495
Salem	Credithrift of America Inc 212-D Schwartz St West	964
	Heights Fin Corp 106 W Main St	77
	Personal Fin Co Westgate Shop Ctr	382
	Mason County	
Havana	Heights Fin Corp 326 W Main St	115
	Massac County	
Metropolis	Credithrift of America Inc 116 W Seventh St	955
	McDonough County	
Macomb	Heights Fin Corp 1520 E Jackson Rd	603
	McHenry County	
Crystal Lake	General Fin Corp of Ill 1-D Crystal Lake Plz	8
	Heights Fin Corp 459 Virginia St	483
	Household Fin Corp 230 Virginia St	443
McHenry	General Fin Corp of Ill 900 Front St-Rt 31	678
	Heights Fin Corp 803 Front St-Suite B	673
Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr-St Rte 47	718
	Heights Fin Corp 235 Washington St	164
	McLean County	
Bloomington	Credithrift of America Inc 1212 Towanda Ave	983
	Five AVCO Fin Services Inc 1701 E Empire St	622
	Heights Fin Corp 1500 E Empire	468
	Household Fin Corp 1500 E Empire-Colonial Plz	318
	Personal Fin Company 2401 E Oakland Ave	444
Normal	Beneficial Fin Co of Ill 1503 E College Ave	557
	Montgomery County	
Hillsboro	Heights Fin Corp 225 S Main St	463
Litchfield	Heights Fin Corp 110 E Ryder St	614
	Morgan County	
Jacksonville	Credithrift of America Inc 414 S Main St	936
	Heights Fin Corp 217 Linclon Sq Shop Ctr	479
	Moultrie County	
Sullivan	Heights Fin Corp 15 S Main St	785

	Ogle County	
Oregon	Heights Fin Corp 125 S Fourth St	471
Rochelle	Heights Fin Corp Mary Mart Drive–PO Bx 373	461
	Peoria County	
Peoria	Beneficial Fin Co of Ill Inc 3927 N University Ave	119
	CIT Fin Services Inc 4507 N Sterling Ave–Ste 202	355
	#7 Credithrift of America Inc 4718 N Sheridan Road	866
	Finance America 7820 N University	447
	General Fin Corp of Ill 4630 War Memorial Drive	143
	Heights Fin Corp 2601 Westlake Ave–Bx 3215	310
	Heights Fin Corp 4410 N Knoxville	136
	Heights Fin Corp 2212 SW Adams St	309
	Heritage Finance 212 Liberty	34
	Household Fin Corp 4501 War Memorial Drive	612
	ITT Thorp Corp 4615–17 N University	424
	ITT Thorp Corp 113 McClure	767
	Mellon Fin Services Corp 7501 N University Ave	22
	Norwest Fin Ill Inc 4507 N Sterling Ave	193
	Oneida Loan Co Inc 511 W Main St	72
	Peoria Loan Service Inc 4700 W University Ave	645
	Personal Finance Co 3037 N Sterling	67
	Perry County	
DuQuoin	Heights Fin Corp 34 N Division St	618
	Personal Fin Corp 109 E Main St	75
	Perry County	
Pinckneyville	Personal Fin Co 601 S Main St	142
	Piatt County	
Monticello	Heights Fin Corp 111 E Washington St	394
	Randolph County	
Chester	Charter Invest Co of Chester 106 W Stacey Street	51
Sparta	Heights Fin Corp North Town Ctr–Suite 4	607
	Richland County	
Olney	Credithrift of America Inc 323 S Whittle Ave	959
	Personal Fin Co 110 Whittle Ave	240
	Rock Island County	
East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	623
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	542
	Beneficial Fin Co of Ill Inc 3614–23rd Ave	274
	Credithrift of America Inc 3401–16th St	956
	Household Fin Corp 1622 Fifth Ave	504
	Norwest Fin Ill Inc 4327–23rd Ave	453
	The Illinois Morris Plan Co 4101–23rd Ave	452
	ITT Thorp Corp 3450–38th Ave	238
	Security Pacific Fin Corp 1531–47th Ave	317
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	963
	Fleet Mortgage Co 4709 – 44th St	456
	Heights Fin Corp 323–18th St	470
	Norwest Fin Ill Inc 3416 Blackhawk Rd	454

Saline County

Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz Suite 15	947
	Personal Fin Co 22 S Main St	306

Sangamon County

Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	900
	CIT Fin Services Inc 2387 W Monroe-Suite 141	346
	Commercial Credit Loans Inc 1750 Wabash Ave-Suite B	100
	Credithrift of America Inc 212 S Grand Ave East	935
	Eagle Fin Corp 231 S 6th Street	44
	Financeamerica Corp 820 S Ninth St	687
	Heights Fin Corp 1818 Stevenson Drive	365
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	722
	Huffman Fin Co 424 E Monroe	749
	ITT Thorp Corp 104 Sherwood Plaza	763
	ITT Thorp Corp 2945 Clear Lake Ave	372
	Norwest Fin Ill Inc 1308 S Second	6

Shelby County

Shelbyville	Personal Fin Co 119 E Main St	97

St Clair County

Belleville	Arch Finance Company 9400 W Main St	586
	Associates Consumer Fin Co 40 Country Club Plaza	908
	CIT Financial Services Inc 6401 "F" West Main	364
	Credithrift of America Inc Store #8 Bellevue Park Plz	381
	Household Fin Corp 221 E Main Street	285

St Clair County

Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	324
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	550
	Beneficial Finance Co #20 Crossroads Center	116
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	54
	Norwest Fin Ill Inc 714 Lincoln Hwy	831
	TransAmerica Finance 6 Executive Drive	108
O'Fallon	Germania Fin Corp 400 S Lincoln	428

Stephenson County

Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	65
	Household Fin Corp 1251 W Galena Ave	390
	Mellon Fin Services Corp 6 E Stephenson St	24

Tazewell County

Pekin	Credithrift of America Inc 524½ Court St	733
	Heights Fin Corp 1418 N 8th St	982
	ITT Thorp Corp 2210 Court St	179
	Personal Finance Co 402 Court St	106

Union County

Anna	Credithrift of America Inc 322 S Main St	940

Vermilion County

Danville	Commercial Cr Loans Inc 21 W Harrison St	114
	Credithrift 2830 N Vermilion St	867
	Heights Fin Corp 3124 N Vermilion St	403
	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	491

	Vermilion County	
Danville	Personal Fin Co Unit B–Holiday Sq 11 Shp Ctr	498
Westville	Personal Fin Co 102 S State St	79
	Wabash County	
Mt Carmel	Credithrift of America Inc 730 Market St	986
	Wayne County	
Fairfield	Personal Fin Co 111 N Main St	451
	Whiteside County	
Rock Falls	Credithrift of America Inc 611 S First Ave	902
Sterling	Five AVCO Fin Serv Inc 2901 Lincolnway	442
	Heights Fin Corp 2321 E Lincolnway	624
	Household Fin Corp 20 E Third St	150
	Will County	
Bolingbrook	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	393
	General Fin Co of Ill 427 N Bolingbrook–Rt 53	148
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	573
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	280
	CIT Fin Services Inc 2222 Plainfield Rd	420
	Commercial Cr Loans Inc 2357–A Plainfield Rd	353
	Credithrift of America Inc 1110 W Jefferson St	576
	General Fin Corp of Ill 37 E Cass St	188
	General Fin Corp of Ill 2116 W Jefferson	398
	General Fin Corp of Ill 203 North Scott	39
	Household Fin Corp 2233 W Jefferson St	92
	Will County	
Joliet	ITT Thorp Corp 2364 Plainfield Rd	335
	Norwest Fin Ill Inc 215 Springfield Ave	313
	Personal Fin Co 1020 W Jefferson St	637
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	773
Lockport	Personal Fin Co 914 Garfield Ave	641
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	758
	Williamson County	
Herrin	Credithrift of America Inc 3 North Park Ave	948
	Personal Fin Co 108 W Cherry St	231
Marion	Credithrift of America Inc 215 N Market	954
	Heights Fin Corp 1108–F N Carbon St	3
	Household Fin Corp 1205 Public Square	502
	Personal Fin Co 411 N Market St	658
	Winnebago County	
Loves Park	Credithrift of America Inc 6412 N Second St	953
	Five AVCO Fin Services Inc 6127 N Second St	431
	Heights Fin Corp 5455 N Second St	432
Rockford	Associates Cons Fin Co 206 Seventh St	762
	Beneficial Fin Co of Ill Inc 3806 E State St	85
	CIT Fin Services Inc 4221 E State St	345
	Commercial Mrtg & Fin Co 117 Seventh St	263
	Credithrift of America Inc 3006 Charles St	863
	Financeamerica Corp 202 N Church–PO Box 303	694

	Winnebago County			Winnebago County	
Rockford	Fleet Mortgage Corp 510 N Church St	301	Rockford	Illinois Fin Services Inc 7–Seventh St	196
	General Fin Corp of Ill 129 N Main St	182		Norwest Fin Ill Inc 4437 E State St	455
	General Fin Corp of Ill 4223 E State St	591		ITT Thorp Corp 4766 E State St	422
	Heights Fin Corp 4010 E State St	488		ITT Thorp Corp 3219 N Main St	197
	Household Fin Corp 2410 S Alpine Rd	761			

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES
SALES FINANCE AGENCY ACT

SALES FINANCE AGENCY ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	Bencharge 114 N Seventh St	143
	Clark County	
Marshall	Ford Motor Credit Co 122 South 5th Street	334
	Champaign County	
Champaign	Bencharge K-Mart Shop Plz	101
	BIMI Inc 2003 S Neil St	232
	Bishop Credit Service 202 N Neil St	211
	Coles County	
Mattoon	AA Finance Corp 117 South 19th Street	12
	Cook County	
Arlington Heights	AM Credit Corp 121 S Wilke Road	89
	Chrysler Credit Corp 121 S Wilke Road	247
	Household Retail 2400 E Oakton	115
	Valentine Assoc 2045 S Arlington Hts Rd	31
	VW Credit Inc 121 S Wilke Road	24
Calumet City	AM Credit Corp 1700 167th St	88
	Chrysler Credit Corp 1700 167th St	255
	VW Credit Inc 1700 167th St	25
Calumet Park	Home Owners Security Corp 1252 W 127th St	223
Chicago	Bell & Howell Accep Corp 7100 McCormick Road	401
	Bencharge 4012 W 79th St	49

CITY	LICENSEE	LICENSE NO.
	Cook County	
Chicago	Benks Auto Fin Inc 3601 W Devon Ave	135
	Cadillac Accep Co Inc 1233 N Wells St	153
	Nationwide Cassel Corp 3435 N Cicero Ave	21
	Central Credit Corp 2737 W 59th St	39
	Chicago Accep Corp 3100 W Peterson	148
	CIT Fin Serv Corp 3201 N Cicero Ave	5
	CIT Fin Serv Corp 4355 S Kedzie Ave	7
	The Dartmouth Plan Inc 6200 N Hiawatha St	60
	Denton Credit Co 3223 W Irving Park Road	147
	Donald Ins & Fin Corp 4501 W Irving Park Road	274
	Excel Ins Agency Inc 9220 S Ashland Ave	313
	GOI Corp 6750 W Grand Ave	16
	Gateway Accep & Cr Corp 3100 W Peterson Ave	80
	General Elec Credit Corp 825 W North Ave	70
	HMI Credit Corp 105 W Adams St	124
	Health Spa Fin Inc 200 W Monroe St	328
	Imperial Fin Corp 2112 N Cicero Ave	2
	Heller Ret Cr Svs Inc 105 W Adams	41
	Jaybee Accep Corp 2405 W Lawrence Ave	141
	Kenneth Accep Co 2945 N Milwaukee Ave	137

	Cook County	
Chicago	Lincoln Invest Corp 5061 N Lincoln Ave	210
	Lowell Fin Corp 4334 W Irving Park Rd	136
	Major Motor Supply Co 1000 W 63rd St	130
	Midland Fin Co 7541 N Western Ave	51
	Mid-Town Ins Agency Inc 1233 N Wells St	154
	Nationwide Comm'l Corp 3435 N Cicero	19
	North State Accep Corp 2525 W Peterson Ave	343
	Overland Bond & Invst Corp 4701 W Fullerton	76
	Radcliffe Accep Co Inc 2801 N Sheffield	221
	Smith-Rothchild Fin Co 4801 W Cullom	189
	Singer Credit Corp 105 W Adams St	33
	Star Accep Ltd 3525 W Peterson Ave	258
	Stony Fin Corp 6240 S Western Ave	342
	Turner Accep Corp 4450 N Western Ave	398
	Twin Accep Co Inc 4124 N Western Ave	200
	Valley Accep Corp 4135 N Western	20
	Vehicle Banking Co 6455 S Western Ave	257
	World Book Fin Inc 510 Merchandise Mart Plz	35
Chicago Ridge	Suburban Accep Co 10830 S Central Ave	99
Des Plaines	Bencharge 617 W Golf Road	91
	Guardian Fin Co Inc 815 Lee St	104
Evergreen Park	Star Fin Inc 9015 S Kedzie Ave	74

	Cook County	
Forest Park	Joyce Accep Corp 7652 W Madison St	262
Hickory Hills	CIT Fin Serv Corp 8621 W 95th St	83
Hillside	AM Credit Corp 4415 W Harrison St	81
	Chrysler Credit Corp 4415 W Harrison	131
	JRC Finance Co 4414 W Roosevelt Road	75
	VW Credit Inc 4415 W Harrison	23
Homewood	Bencharge 18119 Dixie Hwy	121
Lansing	Ford Motor Credit Co 2200 E 170th Street	316
Lincolnwood	Mercantile Chg Sys 7077 N Lincoln Ave	309
Oak Lawn	Bencharge 9600 S Cicero Ave	132
	First Republic Fin Co 9313 S Cicero Ave	140
	Gen Mtrs Accep Corp 5540 W 111th Street	185
	United Accep Corp 4735 W 103rd Street	50
Olympia Fields	Harold Fin Co 2525 W Lincoln Highway	42
Orland Park	Gen Elec Cr Corp 66 Orland Square Drive	105
Palatine	Bencharge 648 E Northwest Hwy	139
	Borg-Warner Accep Corp 2401 Plum Grove Rd	244
	Borg-Warner Accep Corp 2401 Plum Grove Rd	93
	CIT Fin Services Corp 825 E Dundee Road	6
Park Ridge	Ford Motor Credit Co 205 West Touhy	62
	Gen Motors Accep Corp 444 N Northwest Highway	183
	Park Ridge Charge Central 3 S Prospect Ave	388

Cook County

Richton Park	Gift Services Inc 3919 Sauk Trail	312
Rolling Meadows	Gen Electric Credit Corp Algonquin & 53	100
Roselle	Allis-Chalmers Credit Corp 675 E Irving Park Rd	310
Schaumburg	Bencharge 825 W Higgins Rd	145
	Borg-Warner Accep Corp 1305 E Remington	123
	CIT Fin Services Corp 1221 E Golf Road	34
	Citicorp Accep Co Inc 999 Plaza Drive	45
	Citicorp Accep Co Inc 999 Plaza Drive	122
	Gen Elec Credit Corp 1733 Woodfield Road	347
	Gen Mtrs Accep Corp 2050 Algonquin Road	193
	Gilldorn Mtg Midwest Corp 1501 Woodfield Rd	352
	Intrn'tl Harvester Cr Corp 600 Woodfield	127
	Yegen Assoc Inc 999 Plaza Drive	77
Skokie	Gen Mtrs Accep Corp 8707 Skokie Blvd	187
South Barrington	Ford Mtr Cr 33 W Higgins	36
Tinley Park	Bencharge 17127 S Harlem Ave	149
Wheeling	Wickes Credit Corp 351 W Dundee Road	385

DuPage County

Burr Ridge	Ford Motor Credit Co 455 Frontage Road	61
	WWV Inc 485 Frontage Rd	46
Bensenville	Bencharge 215 W Grand Ave	155
Downers Grove	Bencharge 1028 Curtiss St	95
	General Elec Corp 1013 Butterfield Road	29

DuPage County

Downers Grove	International Harvester 1315 Butterfield Road	128
Elmhurst	Bencharge 193 N York Rd	109
Glendale Heights	CIT Fin Serv Corp 2182 Gladstone Ct	78
Hinsdale	JK Financial Service 911 N Elm	160
Itasca	WWV Inc 500 Park Blvd	159
Lombard	DuPage Accep Corp 21 W 550 North Ave	47
	J I Case Cr Corp 1919 S Highland Ave	1
	J I Case Co 1919 S Highland Ave	79
	General Mtrs Accep Corp 2200 S Main Street	44
	Whirlpool Accep Corp 100 Progress Road	227
Oakbrook	Bencharge 1010 Jorie Blvd	157
	General Motors Accep Corp 2222 Kensington Ct	190
Villa Park	CIT Fin Serv Inc 126 W Roosevelt Road	9

Kane County

Aurora	Bencharge 347 E Indian Trail	156
	E-Z Financial Corp 1240 N Lake St	67
Elgin	Bencharge 100 E Chicago St	106
	Gen Fin Co of Ill 139 S Grove	357

Kankakee County

Kankakee	McBroom Cadillac AMC 830 S Main Street	133

Knox County

Galesburg	Bencharge 235 E Main St	119

	Lake County	
Barrington	Home Furnishings Accep Corp 200 Applebee Street	4
	S & J Investment Corp 495 W Northwest Hwy	15
Deerfield	Borg-Warner Accep Corp 104 W Wilmot Road	108
	General Motors Accep Corp 707 Lake Cook Road	112
Highland Park	Dearborn Accep Co 508 Central Ave	138
Libertyville	Bencharge 703 N Milwaukee Ave	125
	Deutsche Credit Corp 800 S Milwaukee Ave	110
Waukegan	Bencharge 335 S Greenbay Rd	150
	LaSalle County	
Ottawa	Bencharge 108 W Madison St	134
	Macon County	
Decatur	General Motors Accep Corp 440 N Monroe	184
	Madison County	
Edwardsville	Security Credit Corp 121 Hillsboro Ave	236
Granite City	Bencharge 1314 Niedringhaus Ave	120
	McLean County	
Normal	Bencharge 1503 E College Ave	92
	Peoria County	
Peoria	Appliance Buyers Credit Corp 8400 N Pioneer Parkway	226
	Bencharge 3927 N University Ave	142
	Borg-Warner Accep Corp 7820 N University	384
	CIT Fin Services Corp 4507 N Sterling Ave	94
	Intrn'tl Harvester Cr Corp 1700 W Luthy Drive	126
	Peoria Accep Corp 2800 W Farmington Road	360
	Richland County	
Olney	H & H Fin Company 528 S Whittle Ave	323
	Rock Island County	
East Moline	John Deere Co of Moline 1400 13th Street	55
Moline	Bencharge 3614 23rd Ave	129
	General Mtrs Accep Corp 3440 38th Avenue	194
	Sangamon County	
Springfield	Bencharge 2 Drawbridge Rd	146
	CIT Fin Services Corp 2387 W Monroe	97
	St Clair County	
Belleville	CIT Fin Serv Corp 6401 "F" West Main	87
East St Louis	Miller-Senate Fin Co 327 Missouri Ave	178
Fairview Heights	Bencharge 20 Crossroads Center	116
	Wayne County	
Fairfield	Fairway Fin Co 500 S 1st Street	75
	Will County	
Joliet	Bencharge 3111 W Jefferson	54
	CIT Fin Services Corp 2222 Plainfield Road	48
	General Motors Accep Corp 260 N Larkin Ave	188
Plainfield	Crest Accep Co 23011 W Lincoln Hwy	292
	Winnebago County	
Rockford	Bencharge 3806 E State St	144
	CIT Fin Services Corp 4221 E State St	96

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES

SALES FINANCE AGENCY ACT

OUT-OF-STATE

SALES FINANCE AGENCY ACT
Out-of-State Licensees

CITY	LICENSEE	LICENSE NO.
	Florida	
Ft Lauderdale	Sunburst Financial Corp 1150 N Federal Highway	11
	Georgia	
Atlanta	GE Credit Corp Corporate Square Bldg #2	389
	Indiana	
Evansville	AM Credit Corp 4900 Shamrock Dr	90
	Chrysler Credit Corp 4900 Shamrock Dr	254
	VW Credit Inc 4900 Shamrock Dr	26
Hammond	Norwest Finance Co 6947 Indianapolis Blvd	40
Indianapolis	AM Credit Corp 9247 N Meridian St	82
	Chrysler Credit Corp 9247 N Meridian St	326
	Green Tree Accep Inc 7222 N Shadeland Ave	18
	Limited Credit Card Svcs Inc 2300 Southeastern Ave	3
	VW Credit Inc 9247 N Meridian St	27
	Iowa	
Bettendorf	Ford Motor Credit Co 825 Middle Road	64
	Green Tree Accep Inc 2435 E Kimberly Rd	14
Des Moines	AM Credit Corp 4685 Merle Hay Rd Suite 206	86
	Chrysler Credit Corp 4685 Merle Hay Rd Suite 206	314
	Norwest Finance Co 340 SW Eighth St	NONE
	VW Credit Inc 4685 Merle Hay Rd Suite 206	28

CITY	LICENSEE	LICENSE NO.
	Kansas	
Overland Park	Borg-Warner Accep Corp 8900 Indian Creek Pky Bldg 6	320
	Kentucky	
Henderson	Ford Motor Credit Co 319½ Eighth St	66
	Maryland	
Baltimore	Commercial Credit Corp 300 St Paul Place Charle St	43
	Michigan	
Dearborn	Ford Motor Credit Co The American Rd	NONE
Detroit	Modern Finance Corp 22001 Grand River Ave	22
Grand Rapids	Foremost Fin Svcs Corp 5800 Foremost Dr SE	117
	Minnesota	
St Paul	Federal Equity & Accep Corp 2422 Transport Dr	111
	Missouri	
Ballwin	Citicorp Accep 1299 Clayton Rd West	
Cape Girardeau	Ford Motor Credit Co 2851 Independence	65
Earth City	Ford Motor Credit Co 4203 Earth City Expressway	68
	Greentree Acceptance Inc 502 Earth City Expressway	107
Maryland Heights	Appliance Buyers Cr Corp 11522 Rock Island Inds Ct	245
St Louis	AM Credit Corp 12115 Lackland Rd	85
	Chrysler Credit Corp 12115 Lackland Rd	248
	Household Fin Corp 3558 S Grand Ave	NONE
	General Motors Accep Corp 10199 Woodfield Lane	196

	Missouri	
St Louis	VW Credit Inc 12115 Lackland Dr	38
	Westinghouse Credit Corp 8050 Watson Rd	421
	New York	
Great Neck	The Gramaton Investors Corp 350 Northern Blvd	69
	Ohio	
Canton	GE Credit Corp 4875 Higbee Ave NW	318
	GE Credit Corp 4875 Higbee Ave NW	317
Cincinnati	GE Credit Corp 4010 Executive Park Drive	113
	GE Credit Corp 4370 Malsbury Rd	10
	Ohio	
Cincinnati	Midland Guardian Co 111 E Fourth St	367
Wooster	Fair Finance Co 100 Public Square	158
	Rhode Island	
Smithfield	GE Credit Corp 2 Thurber Blvd	114
	Texas	
Dallas	Assoc Fin Svc Co of TX Inc 2655 Villa Creek Dr	17
	Wisconsin	
Madison	General Motors Accep Corp 6601 Grand Teton	195
West Bend	Dart & Kraft Fin Corp 400 Washington	161

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT
ROSTER OF LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

Roster of Licensees

CITY	LICENSEE	LICENSE NO.
	Cook County	
Calumet City	Financial Counselors 2100 Sibley Blvd	C–19
Chicago Heights	Budget Plan 195 Joe Orr Rd	C–10
Hillside	Financial Counselors 4413 Roosevelt	C–20
Schaumburg	UCC Marketing Corp 1027 E State Pkwy	C–15
Skokie	Security Enterprises 8016 N Lincoln Ave	C–8
	Kankakee County	
Kankakee	CAB Services Inc 105 E Court St	C–4
	Lake County	
Waukegan	Nat Budget Counselors 2835 Belvidere Rd	C–31
Wildwood	Financial Counselors 418 Greentree Rd	C–21
	LaSalle County	
Streator	Am Counseling Svc 115 Armory Ct	C–12
	Logan County	
Lincoln	Kennedy's Budget Counselors 320 Clinton St	C–5
	Macon County	
Decatur	Decatur Budget Counselors 124 S Main St	C–3
	McLean County	
Bloomington	Budget Counselors 511 E Grove St	C–14
	Richland County	
Olney	Olney Recovery Svc Inc 114 S Fair St	C–9
	Stephenson County	
Freeport	Professional Cr Coun Svc 103 N Chicago Ave	C–2
	JF Twigg Accounting Svcs Inc 1006 S Locust	C–6
	Will County	
Joliet	Joliet Budget Advisers Inc 58 N Chicago Ave	C–18
	Williamson County	
Marion	Area Budget Counselors 301 N Van Buren	C–7
	Winnebago County	
Loves Park	Credit Adviser's Inc 521 Loves Park Dr	C–11

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES
FOREIGN EXCHANGE

FOREIGN EXCHANGE LICENSEES

LICENSEE	LICENSE NO.
Chicago, Illinois	
Deak Perara 17 N Dearborn	55
Regent of Illinois Inc 2003 W Montrose Ave	58
Rizal Forex Inc 30 N Michigan	57
Elk Grove, Illinois	
Dar Enterprises 941 Lively Blvd	52
Rosemont, Illinois	
Al-Rad, Int'l 5625 N Pearl St	54
New York, New York	
American Express Co American Express Plaza	50
Thomas Cook Bankers 11 W 42nd St	51
Pekao Trading Co 470 Park Ave	53

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES
SAFE DEPOSIT

SAFE DEPOSIT LICENSEES

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Rankin Safety Deposit Vaults 7 Taylor St	6
	Cook County	
Chicago	Brom Realty Co 1857 W 51st St	140
	Fairfield Realty & Ins Agency 2729 W Cermak	3
	Pulaski Safety Deposit Box Co 3154 S Morgan	2
	Chas Ringer Safety Vault Co 7915 S Exchange Ave	88
	Safe Deposit Corp of America 70 W Elm	1
	JA Sierocinski Safe Deposit Co 3960 W 26th St	30
	Wacker Drive Safe Deposit Co 20 N Wacker	4
Cicero	Sobotka-Jaros Agency & Loan 5823 W Roosevelt Rd	58
Desplaines	Security Storage Corp 733 Lee St	183
Matteson	Campe Associates 3610 W 216th St	100
	DuPage County	
Lombard	National Security Vault Co 555 E Butterfield Rd	5
	LaSalle County	
Streator	Citizens Loan & Finance Co 117 N Monroe	104
	Lee County	
Dixon	Willow Creek Security 223 W First St	7
	Madison County	
Wood River	Shellwood River Fed CU 203 S 6th St	9
	Wabash County	
Mt Carmel	Mt Carmel Safe Deposit Corp 1611 College Drive	192
	Will County	
Joliet	Illinois Securities Co 66 N Chicago St	81
	Winnebago County	
Rockford	Commercial Mrtg & Fin Co 115 Seventh St	33
	Northern Illinois CU 5959 E State St	8

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY84 LICENSEES
SALE OF EXCHANGE

SALE OF EXCHANGE LICENSEES

CITY	LICENSEE	LICENSE NO.
	California	
San Francisco	B/A Cheque Corp 201 Mission St	13
	Bankamerica Corp 555 California St	12
	Illinois	
Rock Island	Financial Services Corp 230 18th St	15
	Minnesota	
Minneapolis	Travelers Express Co 5075 Wayzata Blvd	2
	New York	
New York	Am Exp Tvl Related Svc Inc Am Express Plaza	6
	Chase Manhattan Corp 80 Pine St	17
	New York	
New York	Citicorp Services Corp 8430 W Bryn Mawr	10
	Citicorp 8430 W Bryn Mawr	11
	Thomas Cook Inc 11 W 42nd St	5
	Societe Francoise du Cheque de Voyage American Express Plaza	4
	Travelers Cheque Assoc Ltd American Express Plaza	7
	Texas	
Irving	Assoc Fin Express Inc 1148 Luke St	9
Dallas	Republic Money Orders St Paul & Pacific Streets	3

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

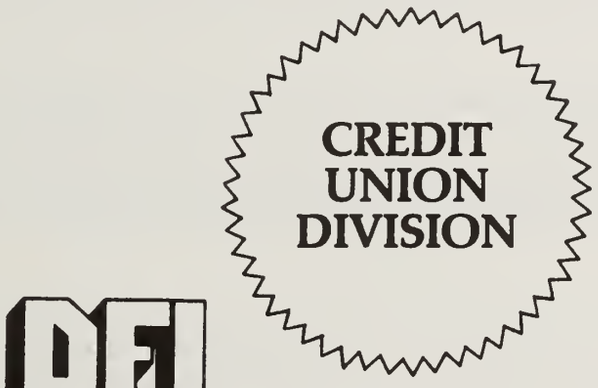
FY84 LICENSEES

TITLE INSURANCE COMPANIES

Certified in Illinois

TITLE INSURANCE COMPANIES
Certified In Illinois

CITY	COMPANY
	California
Los Angeles	Ticor Title Insurance Co 6300 Wilshire Blvd
	Ticor of California 6300 Wilshire Blvd
Panorama City	Safeco Title Insurance Co 13640 Roscoe Blvd
San Francisco	Transamerica Title Insurance Co 600 Montgomery St
Santa Anna	First American Title Insurance Co 421 N Main St
	Florida
Miami	American Title Insurance Co 1101 Brickell Ave
	Illinois
Champaign	Attorney's Title Guaranty Fund Inc 2408 Windsor Place
Chicago	Chicago Title Insurance Co 111 W Washington St
	Chicago Title & Trust Co 111 W Washington St
Woodstock	McHenry County Title Insurance Co 101 N Throop St
	Michigan
Troy	1st Am Title Ins Co of Mid America 1850 W Big Beaver Rd
	Minnesota
Edina	Universal Title Insurance Co 5776 Lincoln Drive
Minneapolis	Title Insurance Co of Minnesota 400 Second Ave South
	New York
New York	US Life Title Ins Co of New York 125 Maiden Lane
	North Carolina
Chapel Hill	Midwest Investors Title Insurance Co 137 E Rosemary St
	Pennsylvania
Philadelphia	Commonwealth Land Title Ins Co 8 Penn Center
	Texas
Houston	Stewart Title Guaranty Co 2200 W Loop South
	Virginia
Richmond	Lawyers Title Insurance Corp 6630 W Broad St



DFI

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Credit Union Division

Supervisory Responsibilities

The Credit Union Division is responsible for enforcement of the Illinois Credit Union Act to insure the safety and soundness of the over $3.26 billion that 1.5 million Illinois citizens have on deposit at their credit unions.

The Act requires the annual examination of each credit union's books and records by either the Department of Financial Institutions or a CPA approved by the Department. In FY 83, approximately 50.5% of the active credit unions received their annual examination from the State with the remaining 49.5% having their annual examination completed by a CPA.

All examinations, upon completion, are forwarded to the Department for review followed by each credit union Board of Directors receiving a letter addressing any areas of concerns or problem areas identified in the exam as requiring attention.

In addition to the examination responsibilities, the Division supervises the merger and liquidation of credit unions; is impowered to issue Orders of Cease and Desist, Suspension and Removal of Officers and Directors under certain circumstances; and approves all amendments to credit union Articles of Incorporation and By-Laws.

By February 1 of each year each credit union must make an annual report of their financial statement to the Department. A compilation of the data from these year-end reports provides the basis for the financial statistics reported here.

Credit Union Advisory Board

The Credit Union Advisory Board has played an important role in helping the Division carry out its responsibilities by consulting with, advising, and making recommendations to the Governor and to the Director on matters pertaining to credit unions. Their meetings are open to the public and provide a necessary and very useful forum for the discussion of topics and policies affecting all credit unions. The Board consists of seven persons with credit union experience who are appointed by the Governor. During this past year, the Governor appointed Dale F. Schumacher, the President/Treasurer of SIU Credit Union.

Division Revenue and Expense

Fiscal year 1984 is the first year in six years the Division has shown an excess of revenues over expenses. This was accomplished by changes to the basic structure and programs of the Division during the second quarter of 1983. Shown below are the summary figures for the last six years.

Credit Union Division
Revenue & Expenses

	1979	1980	1981	1982	1983	1984
Revenue	$ 571.9	$ 710.2	$ 704.4	$ 736.7	$ 693.7	$ 760.6
Expense	634.9	754.9	807.2	766.8	723.1	673.9 (est.)
Revenue Over (Under) Expenses	$(63.0)	$(44.7)	$(102.8)	$(30.1)	$(29.4)	$ 86.7 (est.)

Credit Union Legislation

Changes to Sections of the Illinois Credit Union Act were signed into law in September 1983. The Department supported the changes which defined the privacy of members' records, gave the authority for funeral trust accounts and expanded the list of authorized investments. Other changes, on which the Department took a neutral stance, included a change in the voting requirements for a merger and redefinition of family membership.

As a result of the five year review by the Joint Committee on Administrative Rules, the following Sections of the Rules and Regulations were revised:

Field of Membership Procedures, Hearings, Fees, General Accounting Procedures, Property and Long-Term Leases, and Classes of Shares and Special Purpose Shares. In addition six Rules were deleted. These changes became effective October 26, 1983.

Current legislation concerning fidelity bond coverage awaits the Governor's signature. If signed, credit unions will gain more flexibility in the areas of minimum bond coverage, deductibles, and faithful performance coverage.

Federal legislation requiring all financial institutions to begin withholding federal taxes from all dividend and interest payments was successfully amended. The alternative, back-up withholding, took the place of withholding on every account, focusing the withholding on specific accounts rather than all accounts.

Financial Review

If the past year is any indication, the future of the credit union movement will be one of continued growth and increasing strength. The challenges and struggles of the past recession, new competition, and the deregulated environment seem only to have helped prepare credit unions for the challenges and opportunities ahead. With this preparation and the solid historical foundation of the credit union movement, a promising future of growth and strength are sure to lie ahead.

A review of the charts and figures throughout this Annual Report will show credit unions experienced a very successful year of growth in an increasingly competitive environment. An improving economy coupled with the increased expansion powers granted credit unions in late 1982 and 1983 contributed to the credit unions breaking the $3 Billion mark both in shares as well as assets. This growth in dollars also saw a growth in members, reversing the decline experienced in 1982.

Loan demands remained soft the first six months of 1983, but grew so strongly in the last six months, new loans granted in 1983 increased 28.0% and total loans grew 10.3%. Along with this growth came a lower composite delinquency rate, down from 5.8% to 3.5%.

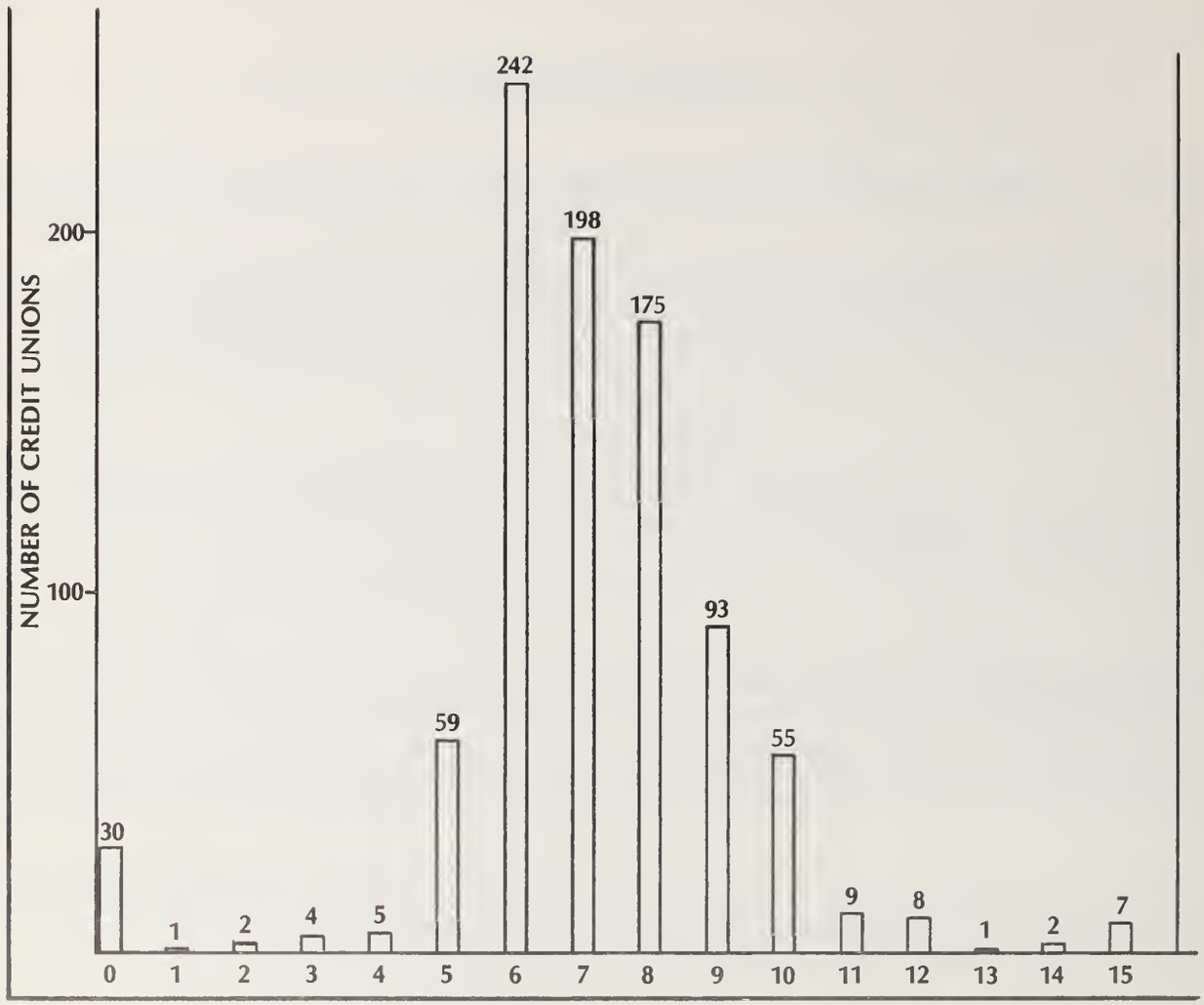
In that the growth of shares outpaced that of loans, the loan to share ratio declined 4.6% to 57.5%. This meant the shares taken in could not be used in lending but had to be placed in investments yielding a lower return. The yield on average loans increased from 13.4% to 13.5%, however the yield on average funds invested declined from 12.5% to 10.0%. This caused a decline in the yield on average assets from 12.5% to 11.8%.

Though the dividend on average shares decreased to 8.2% in 1983, this decrease in the cost of funds was not enough to offset the decline in the yield on average assets. As a result, the net margin decreased to 3.6%, a second year of decline and an indication of the increased competition for members' savings.

	1980	1981	1982	1983
Yield on Average Assets	10.8%	12.5%	12.5%	11.8%
Dividend on Average Shares	7.3	8.4	8.5	8.2
Net Margin	3.5%	4.1%	4.0%	3.6%

Credit Unions have provided an attractive alternative to other financial institutions regarding the dividends paid to shareholders. The following graph illustrates the distribution of dividends the 891 credit unions paid to shareholders on common shares.

Of the 891 credit unions, 796 or 89% returned dividends in excess of the 5.50% maximum rate of interest allowed by other financial institutions.



Patterns of Share Growth

The Table below illustrates the continuing importance of classes of shares and share drafts over the last 5 years. Two columns are provided for both 1982 and 1983, column A for all credit unions and column B with the share deposits of United Airlines Employees Credit Union (of which 95.3% and 90.2% respectively are common shares) deleted.

Share Category	1979	1980	1981	1982 (A)	1982 (B)	1983 (A)	1983 (B)
Common	90.1%	83.5%	76.8%	76.6%	72.5%	75.0%	71.2%
Classes	8.2	14.2	20.0	19.8	23.1	21.1	23.9
Share Drafts	1.7	2.3	3.2	3.6	4.4	3.9	4.9
Total	100%	100%	100%	100%	100%	100%	100%

(A) Shares of all Credit Unions.
(B) Shares with United Airlines Employees Credit Union deleted.

Income and Expense

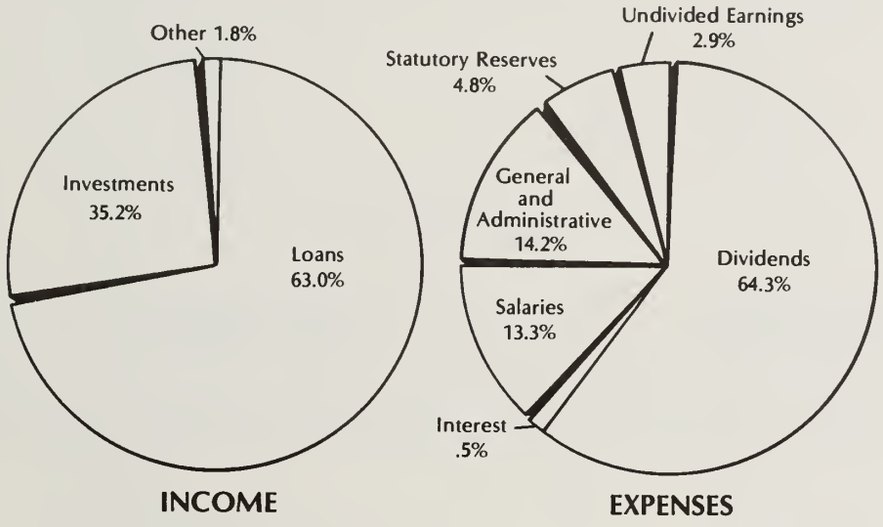
A tighter squeeze was placed on net earnings as increasing dividend costs took a larger portion of the available income. Though the dividend rate on average shares declined from 8.5% to 8.2%, when applied to a larger share base, the total dividend cost increased from 61.5% to 64.3% of available income.

Income available to cover dividends, expenses and reserving goals did not grow at as fast a rate as expenses. This was due to a soft loan demand at the beginning of 1983 and a greater portion of members' savings placed in investments yielding a lower rate of return than would have been earned had credit unions been able to loan the funds to members.

7.7% of the total income was transferred to the statutory reserves and undivided earnings. This is down from the 10.9% in 1981 and the 10.1% in 1982. With a declining percent of income being transferred to the reserves and undivided earnings, they are declining as a percent of assets. In 1981, total reserves accounted for 7.6% of assets. By 1982 they declined to 7.3% and at 1983 year end they only accounted for 6.6% of assets.

A summary of the major consolidated income and expenses allocations is as follows:

INCOME AND EXPENSE
Distribution for Illinois Credit Unions in 1983



Loan Delinquency

Slowing layoffs, increased call backs, and expansion of industrial activity reflected the improving economy and resulted in a reduced delinquency rate, down from 5.8% to 3.5%. Net charge-offs as a percent of income decreased from 3.1% to 2.9% and the provision for loan loss expense as a percent of gross income decreased from 3.7% to 3.6%. All ratios show improvement.

Real Estate Lending

The Credit Union Act was amended in October 1974 to permit credit unions with assets in excess of $1.0 million to make loans to members secured by real estate. The following table summarizes this lending activity. (Columns 3–6 are statistics only from credit unions shown in column 2 which reported outstanding real estate loans.)

Year	CU's with Assets of $1.0 Million or more	CU's Reporting R.E. Loans	Total Real Estate Loans at 12/31 (000's)	% of Loans at 12/31 —	Real Estate Loans Made during year (000's)	% of All Loans Extended	Real Estate Loans as % Of All CU loans
1975	228	7	$ 588	2.4%	$ 590	3.5%	.06%
1976	248	11	$ 18,861	13.0%	$18,868	16.9%	1.7 %
1977	282	21	$ 43,725	15.3%	$22,197	11.8%	3.2 %
1978	300	21	$ 65,024	18.1%	$25,172	10.9%	4.0 %
1979	310	23	$ 66,246	16.1%	$19,173	8.4%	3.7 %
1980	304	25	$ 72,362	17.9%	$10,043	5.4%	4.5 %
1981	307	28	$ 79,321	17.9%	$ 9,740	4.0%	4.8 %
1982	332	27	$ 77,255	17.8%	$ 5,907	3.0%	4.9 %
1983	352	29	$109,878	22.7%	$36,133	14.2%	6.3 %

Due to a change in reporting forms, the 1980 totals are only for first mortgage loans. Previous year's data includes both first and second mortgage lending.

The lack of widespread real estate lending is suggested by the small number of eligible credit unions making such loans. Aproximately 60% of the activity reported was by Construction Equipment Credit Union (formerly Caterpillar Employees), Peoria.

Share Insurance

The Illinois Credit Union Act required all Illinois chartered credit unions to make application for share insurance no later than December 31, 1981 and receive a commitment for share insurance by December 31, 1984.

At year-end 1983 there were 886 insured credit unions of which 820 had share insurance through the National Credit Union Administration (NCUA) and 66 had insurance with the National Deposit Guarantee Corporation (NDGC). The remaining 5 credit unions with total shares of approximately $1.7 million had requested extensions of time to correct the deficiencies and reapply.

Credit Union Merger Summary
1983–84 Fiscal Year

Mergers continue to take place at a fairly even pace in Illinois. During the last fiscal year, 30 mergers of State-chartered credit unions were conducted. This compares with a range of 30–33 for each of the calendar years 1980 through 1983. Wyman-Gordon Credit Union was the largest to merge, with assets exceeding $2.5 Million. McLean County Catholic Credit Union was the smallest to merge, with assets of $36,000; it also was the oldest of any of the credit unions merging this past year. Having been chartered in 1930, it has served its members for 54 years.

Cancel Date	Charter Date	Name	Assets (000's)	Surviving Credit Union
07/11	1979	United Protestants	$ 30	Kankakee County Catholic
08/01	Federal	H. Kramer Employees Federal	66	Southwest Chicago Chapter
08/25	1941	Home	60	Land of Lincoln
08/31	1955	B & O (St. Louis Division)	104	Ellen
09/27	1938	Herman Nelson Employees	1,270	I.H. Mississippi Valley
10/01	Federal	T.P. & W. Employees Federal	225	Central CU of Illinois
10/01	1939	Wyman — Gordon	2,547	Sherwin Williams Employees
11/01	Federal	Mobile Joliet Federal	1,830	Central CU of Will County
11/01	1934	DuPage County Postal	560	DuPage Schools
11/30	Federal	St. Mary Quincy Hospital Federal	341	Quinco
12/01	1981	Means	377	Aratex Work Wear Employees (Calif)
12/01	1973	Menorah	264	Glenview
12/01	Federal	Hanson General Federal	17	Northern Illinois
12/21	1965	Wells Employees	37	Prairieland
01/01	1951	Groen Employees	95	Vamco
01/01	1975	Cannon Chapter	477	Metropolitan "L" Federal
01/01	1967	7-G	2,193	Great Lakes
01/01	1953	Skil Employees	294	Paysaver
01/01	Federal	Rockford Transit Employees Federal	109	No. Illinois
01/31	1938	Caldwell	52	Central Illinois
02/01	1960	Mundelein Community	530	Consumer's Co-op of Lake Co.
03/01	1955	Nosco	244	Consumer's Co-op of Lake Co.
03/16	1955	Young Radiator Employees	179	Blaw-Knox Employees
03/21	1949	Robeson's Employees	91	Central Illinois
04/01	1959	Kaiser Aluminum	398	Sherwin Williams
04/01	1944	Zion Industries	93	Lake Co. Postal
04/02	1959	Mattoon Meadow Gold Employees	93	Mattoon Community
04/02	1955	Amphenol	588	Central CU of Illinois
04/02	1943	St. Agnes	325	Chicago Land Federal
04/23	Federal	Mattoon Spring Federal	148	Blaw-Knox Employees
04/30	1961	Bloomington St. Joseph's Hospital	44	McLean Co. Educators
04/30	1930	McLean Co. Catholic	36	McLean Co.
04/30	1957	Reynolds Engineering	147	I.H. Farmall
05/01	1953	CEC	380	DuPage Schools
05/01	1957	Ready Metal Employees	358	Archer Heights
05/01	1954	UIWOA	222	Paysaver
05/31	Federal	ASF Granite City Employees Federal	1,084	Processors Industrial
05/31	Federal	Christie Clinic Employees Federal	86	Mercy Hospital Employees
06/01	1937	Oak Park Schools	176	Proviso Township

Credit Union Liquidation Summary
1983–84 Fiscal Year

Problems with sponsoring companies, plant closings, and internal problems are situations credit unions continue to face. The membership of any credit union has the option of dealing with this situation by voting for voluntary liquidation, if they believe that is the best alternative for them under their particular circumstances. If the problems become insurmountable and no other viable alternative remains, involuntary liquidation results. Liquidation in either form continues to decline, from a high of 15 credit unions in 1980 to 5 credit unions during the past fiscal year.

Cancel Date	Charter Date	Name	Shares	Charter #	Procedure
10/13	1945	St. Constance	118,552	0914	Voluntary
01/13	1935	Sears Employees	829,659	0219	Involuntary
02/01	1954	Anchor Employees	165,728	1593	Voluntary
03/16	1957	John Mohr & Sons	17,996	1930	Voluntary
06/11	1934	Oceco	220	210	Voluntary

Credit Union Conversion Summary
1983–84 Fiscal Year

Conversions from State charters to Federal charters and vice versa have been rare, however, during the last fiscal year, two State-chartered credit unions converted to Federal charters. State and Federal Credit Union laws, while in general are fairly similar, do differ in certain aspects. If the credit union perceives that operating under one set of laws gives a distinct advantage over operating under the other set of laws (e.g. interstate activity), a change can be made with membership approval. This opportunity for choice, under the dual chartering system, is strongly supported by both State and Federal regulators.

Conversion Date	Charter Date	Name	Charter #	Assets (000's)
08/01	1959	ISTSB	1104	$ 128
05/24	1937	Construction Equipment	0436	356,541

Illinois Credit Union Five Year Summary

At Year End ($000's omitted)	1979	1980	1981	1982	1983
Total Assets	$2,161,387	$2,262,949	$2,367,852	$2,756,230	**$3,262,760**
Total Loans	$1,762,501	$1,617,661	$1,630,919	$1,574,659	**$1,737,450**
Total Shares	$1,886,043	$2,050,300	$2,136,733	$2,533,064	**$3,020,214**
Total Dividends Paid	$ 119,322	$ 144,228	$ 175,562	$ 197,429	**$ 227,381**
Total All Reserves	$ 154,706	$ 161,286	$ 180,986	$ 200,942	**$ 216,450**
Significant Ratios	**1979**	**1980**	**1981**	**1982**	**1983**
Total Reserves/Assets	7.2%	7.1%	7.6%	7.3%	**6.6%**
Total Reserves/Loans	8.8%	10.0%	11.0%	12.8%	**12.5%**
Loans/Shares	93.5%	78.9%	76.3%	62.1%	**57.5%**
Loans/Assets	81.6%	71.5%	68.9%	57.1%	**53.3%**
Operating Expense/Total Income	34.2%	31.0%	28.6%	32.5%	**31.7%**
Net Charge-offs/Total Income	5.0%	4.9%	4.7%	3.1%	**2.9%**
Dividends/Total Income	56.0%	60.1%	60.5%	61.5%	**64.3%**
Yield on Average Loans	10.9%	11.3%	12.7%	13.4%	**13.5%**
Dividends/Average Shares	6.8%	7.3%	8.4%	8.5%	**8.2%**
Net Margins: Loans-Dividends	4.1%	4.0%	4.3%	4.9%	**5.3%**
Actual/Potential Members	42.0%	40.3%	33.0%	39.0%	**39.3%**
Number of: Credit Unions	1,035	996	960	924	**891**
Members	1,406,798	1,432,594	1,446,075	1,444,328	**1,457,845**
New Charters	3	6	6	5	**4**
Mergers	18	30	33	33	**31**
Liquidations	13	15	9	8	**5**
Conversions	—	—	—	—	**1**

State of Illinois
State Chartered Credit Unions

Summary of Significant Changes
(Figures as of December 31)

	1982	1983	% Change
Credit Unions	924	891	– 3.6%
Members	1,444,328	1,457,845	+ .1%
Assets	$2,756,229,994	$3,262,759,615	+ 18.4%
Total Shares	$2,533,064,114	$3,020,213,975	+ 19.2%
Total Dividends	$ 197,429,281	$ 227,380,822	+ 15.2%
Total New Loans	$1,058,942,244	$1,355,324,973	+ 28.0%

Ratios From the Consolidated Financial Statements

	1982	1983	Increase/ (Decrease)
Res. & Surp. to Assets	7.3%	6.6%	– .7%
Res. & Surp. to Loans	12.8%	12.5%	– .3%
Loans to Total Shares	62.1%	57.5%	– 4.6%
Non-Risk Earn. Assets/Shares	44.4%	48.6%	+ 4.2%
Operating Exp. to Total Income	32.5%	31.7%	– .8%
Div. to Total Income	61.5%	64.3%	+ 2.9%
Net Charge off Loans to Total Income	3.1%	2.9%	– .2%
Loans 2 mo. or more delinquent/Total Loans	5.8%	3.5%	– 2.3%
Yield on Ave. Loans Outstanding	13.4%	13.5%	+ .1%
Div. Rate on Ave. Share Outstanding	8.5%	8.2%	– .3%

Credit Union New Charter Summary
1983–84 Fiscal Year

Charter #	Date	Name	Common Bond	Location
2506	08/83	Vandalia Correctional Center	Occupational	Vandalia
2507	08/83	Diamond M	Occupational	Melrose Park
2508	09/83	I.F.D.A.	Associational	Springfield
2509	05/84	Moraine Valley Students	Associational	Palos Hills

Illinois Credit Unions
Statistical Summary — Percentage Distribution of Consolidated Balance Sheets and of Income Statements

	1979	1980	1981	1982	1983
ASSETS					
Non-Risk Investments	15.4%	27.1%	26.5%	41.4%	**45.1%**
Loans	81.6%	71.0%	68.3%	56.5%	**52.7%**
All Fixed Assets	1.1%	1.2%	1.4%	1.3%	**1.2%**
Other	1.9%	.7%	3.8%	.8%	**1.0%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
LIABILITIES AND EQUITY					
Notes Payable	5.1%	1.8%	1.7%	.7%	**.7%**
All Other Liabilities	.5%	1.0%	1.1%	.7%	**.7%**
Common Shares	78.6%	75.7%	69.2%	70.4%	**69.4%**
Class of Shares	8.6%	14.9%	21.0%	21.6%	**23.2%**
Regular Reserve	4.3%	3.7%	3.6%	3.2%	**2.8%**
Undivided Earnings	2.9%	2.9%	3.4%	3.4%	**3.2%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
INCOME					
Net Loan Income	86.5%	79.8%	71.1%	67.1%	**63.0%**
Investments	14.3%	19.5%	27.6%	32.1%	**35.2%**
Other (including gains & losses)	(.8%)	.7%	1.3%	.8%	**1.8%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**
EXPENSES					
Salaries & Benefits	14.1%	14.0%	13.4%	13.6%	**13.3%**
General & Administrative	15.8%	15.0%	14.0%	13.8%	**14.2%**
Interest	4.3%	2.0%	1.2%	1.0%	**.5%**
Total	34.2%	31.0%	28.6%	28.4%	**28.0%**
Dividends	56.0%	60.1%	60.5%	61.5%	**64.3%**
Regular Reserve & Loan Loss Provision	7.7%	6.9%	6.5%	5.2%	**4.8%**
Undivided Earnings	2.1%	2.0%	4.4%	4.9%	**2.9%**
Total	100.0%	100.0%	100.0%	100.0%	**100.0%**

State of Illinois
State Chartered Credit Unions
Consolidated Balance Sheet
December 31, 1982 and December 31, 1983
(In Thousands of Dollars)

	1982	1983	Analysis of 1983 Totals
ASSETS			
Cash on Hand & in Banks	$ 54,085	$ 62,620	
Common Trust Investments	68,646	56,096	
S & L and Bank Investments	446,659	381,772	45.1%
U.S. Gov. & Agcy. Oblig.	187,868	576,523	
Shares of Other C.U.	5,635	4,876	
Dep. in Central C.U.	360,957	390,566	
Loans to Other C.U.	165	116	
Loans to Members	1,574,659	1,737,450	52.7%
(Res. for Loan Losses)	(16,691)	(18,918)	
Furn.–Fix. (Less Depr.)	12,057	12,772	
Land & Build. (Less Depr.)	24,120	27,271	2.2%
Other Assets	38,070	31,616	
Total Assets	$2,756,230	$3,262,760	100.0%
LIABILITIES			
Accounts Payable	$ 5,451	$ 6,337	0.2%
Notes Payable	19,972	24,157	0.8%
Dividends Payable	10,832	10,656	0.3%
Other Liabilities	2,658	3,864	0.1%
Total Liabilities	$ 38,913	$ 45,014	1.4%
NET WORTH			
Common Shares	$1,940,259	$2,263,931	69.4%
Other Classes of Shares	500,135	638,071	19.6%
Share Draft Accts.	92,671	118,212	3.6%
Regular Reserve	89,518	92,428	2.8%
Undivided Earnings	47,871	53,157	1.6%
Other Reserves	46,863	51,947	1.6%
Total Net Worth	$2,717,317	$3,217,746	98.6%
Total Liabilities – Net Worth	$2,756,230	$3,262,760	100.0%

State of Illinois
State Chartered Credit Unions
Consolidated Statement of Income and Expense
For the years ending December 31, 1982 and December 31, 1983
(In Thousands of Dollars)

	Dec. 31 1982	Dec. 31 1983	Analysis of 1983 Total
INCOME			
Interest – Members' Loans	$ 215,299	$ 224,025	63.3%
(Less Interest Rebates)	(811)	(1,063)	(0.3%)
Interest – Investments	102,957	124,491	35.2%
Gain (Loss) – Sale of Invest.	---	658	0.2%
Other Income	3,480	5,573	1.6%
Total Income	$ 320,925	$ 353,684	100.0%
EXPENSES			
Salaries and Benefits	$ 43,506	$ 47,047	13.3%
Insurance (Less Rebates)	10,730	11,595	3.3%
Interest on Borrowed Money	3,398	1,633	.5%
Dividends	197,429	227,381	64.3%
Provision for Loan Losses	11,976	12,622	3.6%
Office Operation Expense	12,625	14,469	4.1%
Other Expenses	20,725	24,380	6.8%
Total Expenses	$ 300,389	$ 339,127	95.9%
Net Earnings	$ 20,536	$ 14,557	
Distribution of Net Earnings			
Regular Reserve	$ 4,829	$ 4,210	1.2%
Surplus Accounts	15,707	10,347	2.9%
Total Distributed	$ 20,536	$ 14,557	100.0%

State of Illinois
State Chartered Credit Unions
Periodic Trend of Growth

Year	No. of C.U.	No. of Members	No. of Borrowers	Assets	% — Growth Per Annum	Total Loans	Total Shares	Ave. Share Balance	Total Dividends
1929	47	10,762	6,249	612,952	....	547,911	567,239	52	24,375
1930	78	14,550	8,093	882,458	43.9	764,611	800,451	55	42,865
1935	274	91,491	46,534	5,166,636	42.4	4,115,226	4,724,470	51	166,658
1940	644	268,237	140,524	26,393,395	38.6	20,332,575	24,122,323	89	920,871
1945	646	279,439	93,388	44,617,820	11.1	12,425,911	40,916,294	146	679,706
1950	815	409,413	187,771	95,481,263	15.9	56,577,305	84,867,948	207	2,305,959
1955	1,275	602,381	268,795	218,517,013	18.5	168,982,737	196,425,057	326	5,895,404
1960	1,531	776,406	361,259	377,812,340	11.6	281,409,903	341,173,720	439	12,391,432
1965	1,370	941,794	404,468	546,913,890	7.7	399,739,005	497,689,155	528	19,473,332
1970	1,254	1,004,914	459,833	757,242,145	6.7	558,780,536	682,778,312	679	32,093,107
1971	1,226	1,022,110	457,365	844,225,994	11.4	604,296,484	761,069,762	744	37,033,930
1972	1,208	1,064,933	474,388	950,724,128	12.6	673,706,457	857,069,119	804	40,883,285
1973	1,196	1,112,321	498,192	1,062,901,248	11.8	765,069,470	943,501,331	848	48,298,689
1974	1,197	1,160,431	514,329	1,176,701,613	10.7	836,295,617	1,036,212,990	892	55,206,289
1975	1,159	1,188,438	520,909	1,360,667,839	15.6	942,740,113	1,233,588,046	1,037	66,153,628
1976	1,131	1,209,996	541,034	1,554,393,370	14.2	1,124,020,535	1,347,380,890	1,113	76,735,369
1977	1,095	1,274,732	582,461	1,805,048,038	16.1	1,346,840,113	1,523,198,791	1,194	89,664,886
1978	1,063	1,354,048	617,475	2,023,981,067	12.1	1,606,083,404	1,772,535,200	1,309	105,002,586
1979	1,035	1,406,798	642,877	2,161,386,653	6.8	1,762,500,570	1,886,043,192	1,341	119,321,844
1980	996	1,432,594	641,732	2,262,949,767	4.7	1,617,660,644	2,050,300,196	1,431	144,228,905
1981	960	1,446,075	640,548	2,367,852,235	4.6	1,631,084,743	2,136,733,513	1,478	175,561,828
1982	924	1,444,328	599,593	2,756,229,994	16.4	1,574,112,064	2,533,064,114	1,754	197,429,281
1983	891	1,457,845	603,918	3,262,759,615	18.4	1,737,450,144	3,020,266,232	2,072	227,380,822

54 Year Ave. = 16.0%

Illinois State Chartered Credit Unions
Classification By Common Bonds of Interest

Common Bond	No. of Cred. Unions 1982	No. of Cred. Unions 1983	Number of Members 1982	Number of Members 1983	Assets in Thousands 1982	Assets in Thousands 1983	Assets % Increase (Decrease)	% of 83 Total Assets
Associational								
Cooperative	7	7	20,054	22,938	$ 23,860	$ 33,543	40	1.0%
Fraternal & Professional	15	15	26,123	26,254	71,310	79,374	11	2.4
Religious	68	65	56,566	57,312	71,159	79,905	12	2.4
Labor Unions	42	40	47,578	46,708	53,418	59,090	10	1.8
Other Associations	29	29	117,452	125,569	134,750	163,961	21	5.0
Total Associational	161	156	267,773	278,781	$ 354,497	$ 415,873	17	12.6%
Occupational								
Agriculture	0	0	0	0	$ 0	$ 0	0	0.0%
Mining	2	2	740	524	799	849	6	0.0
Contract Construction	4	4	1,668	2,087	819	1,106	35	0.0
Manufacturing	359	342	535,775	522,917	1,086,254	1,221,576	12	37.4
Food	46	44	40,435	40,620	71,217	83,572	17	2.6
Textile and Apparel	7	4	1,835	1,384	1,883	1,663	(11)	0.1
Lumber and Wood	7	7	2,869	2,890	4,826	5,200	7	0.2
Paper	14	13	3,335	2,901	3,166	3,280	3	0.1
Printing & Publishing	37	36	33,718	33,452	33,386	37,558	12	1.2
Chemical	29	28	43,588	46,568	73,305	96,157	31	2.9
Petroleum Refining	10	10	27,538	29,414	58,064	68,608	18	2.1
Rubber and Plastics	4	4	1,122	1,186	943	1,126	19	0.0
Leather	2	2	1,055	1,028	1,178	1,346	14	0.0
Stone and Glass	3	3	699	720	699	780	11	0.0
Metal	80	74	79,808	70,168	139,786	139,931	0	4.3
Machinery	103	100	286,597	279,478	678,571	761,436	12	23.3
Other manufacturing	17	17	13,176	13,108	19,230	20,919	8	0.6
Transportation	48	45	121,933	126,031	547,655	705,265	28	21.6
Communications	28	28	44,758	47,105	89,175	111,879	25	3.4
Utilities	21	21	32,380	33,313	60,912	74,535	22	2.3
Retail	21	19	21,489	17,443	22,236	26,028	17	0.8
Finance	15	14	13,019	11,072	15,215	15,597	2	0.5
Service	46	47	51,900	55,243	49,719	59,932	20	1.8
Education	76	74	124,121	124,683	180,128	210,828	17	6.5
Government	113	110	175,495	184,012	279,897	328,477	17	10.1
Federal	38	37	110,045	117,018	195,499	224,124	14	6.9
State and Local	75	73	65,450	66,994	84,398	104,353	23	3.2
Other Occupational	3	2	1,096	843	674	463	(31)	0.0
Total Occupational	736	708	1,124,374	1,125,273	$2,333,483	$2,756,535	18	84.4%
Community	27	27	52,181	53,791	$ 68,250	$ 90,352	32	3.0%
Grand Total	924	891	1,444,328	1,457,845	$2,756,230	$3,262,760	18	100.0%

State of Illinois
Credit Union Division
State Chartered Credit Unions Classified By Total Assets
For the years ending December 31, 1982 and December 31, 1983

	Number of C.U. 1982	1983	% of 1983 Total C.U.	Number of Members 1982	1983	% of 1983 Total Mbrs.	Assets in Thousands 1982	1983	% of 1983 Total Assets
LESS THAN $10,000	2	0		192	0		$ 18	$ 0	
10,000 - 19,999	6	9		631	979		93	152	
20,000 - 24,999	3	2	11.1%	208	162	0.9%	67	45	0.2%
25,000 - 49,999	36	30		3,848	3,413		1,389	1,157	
50,000 - 99,999	63	58		9,640	7,922		4,784	4,488	
100,000 - 199,999	124	93		28,522	21,673		18,807	14,090	
200,000 - 349,999	124	118	34.1	41,683	34,344	6.5	33,647	31,265	2.6
350,000 - 499,999	88	93		39,418	38,414		36,934	39,138	
500,000 - 749,999	83	76		46,453	40,376		50,607	47,395	
750,000 - 999,999	63	60	15.3	56,473	46,632	6.0	56,015	52,771	3.1
1,000,000 - 1,999,999	130	125		139,514	124,479		182,625	175,167	
2,000,000 - 4,999,999	125	126		279,028	250,035		407,846	400,967	
5,000,000 - 9,999,999	34	52	39.5	152,437	184,773	86.6	253,578	366,954	94.1
10,000,000 OR GREATER	43	49		646,281	704,643		1,709,820	2,129,171	
Grand Totals	924	891	100%	1,444,328	1,457,845	100%	$2,756,230	$3,262,760	100%

Illinois State Chartered Credit Unions
Classified By Counties
As of December 31, 1983

County	# of C.U.'s	Total Assets	Total Shares	Total Members
Adams	14	$ 22,333,057	$ 19,960,922	12,038
Alexander	0	0	0	0
Bond	0	0	0	0
* Boone	1	178,873	159,027	409
Brown	0	0	0	0
Bureau	2	331,095	296,912	295
Calhoun	1	31,285	27,344	130
* Carroll	1	785,997	692,096	535
Cass	1	439,787	374,530	318
Champaign	27	146,278,049	134,723,721	87,024
Christian	4	10,158,748	9,288,777	7,309
Clark	0	0	0	0
Clay	0	0	0	0
Clinton	2	237,376	194,540	603
Coles	9	4,619,003	4,133,042	4,036
* Cook	360	1,317,170,987	1,238,557,752	484,446
Crawford	2	629,304	511,731	572
Cumberland	1	162,336	148,550	260
* DeKalb	4	12,566,165	11,918,138	6,142
DeWitt	1	217,976	207,733	463
Douglas	2	5,941,843	5,392,432	3,035
* DuPage	19	85,837,294	80,702,061	64,061
Edgar	2	858,356	700,909	740
Edwards	0	0	0	0
Effingham	4	3,014,876	2,760,998	3,671
Fayette	1	15,022	14,934	146
Ford	2	363,987	297,055	281
Franklin	0	0	0	0
Fulton	1	715,159	663,326	795
Gallatin	0	0	0	0
Greene	1	248,090	221,112	185
Grundy	3	4,413,547	4,147,035	2,976
Hamilton	0	0	0	0
Hancock	0	0	0	0
Hardin	0	0	0	0
Henderson	0	0	0	0
Henry	3	1,066,312	974,185	744
Iroquois	0	0	0	0
Jackson	6	16,850,885	16,237,520	9,508
Jasper	0	0	0	0
Jefferson	0	0	0	0
Jersey	0	0	0	0
* Jo Daviess	1	227,353	208,625	203
Johnson	1	921,785	874,021	669
* Kane	37	105,375,513	95,201,585	51,331
Kankakee	21	59,467,297	53,584,581	30,453
* Kendall	1	413,870	358,769	526
Knox	13	27,059,434	24,594,763	16,404
* Lake	22	183,961,254	161,394,140	103,461
LaSalle	19	42,836,267	38,655,835	25,880
Lawrence	1	137,622	121,495	98

Classified By Counties (Continued)

County	# of C.U.'s	Total Assets	Total Shares	Total Members
* Lee	2	$ 478,049	$ 415,293	769
Livingston	4	1,207,600	1,042,516	1,620
Logan	5	7,938,919	7,323,810	5,005
McDonough	1	1,758,359	1,627,017	1,894
* McHenry	6	3,758,620	3,309,252	4,186
McLean	15	18,681,938	16,806,997	14,884
Macon	32	118,522,786	105,562,194	53,587
Macoupin	0	0	0	0
Madison	22	62,770,187	56,310,998	31,775
Marion	2	1,185,373	1,043,503	1,067
Marshall	0	0	0	0
Mason	0	0	0	0
Massac	2	1,786,384	1,601,922	1,366
Menard	0	0	0	0
Mercer	2	350,560	314,022	588
Monroe	0	0	0	0
Montgomery	1	80,407	78,861	262
Morgan	2	309,086	289,127	739
Moultrie	0	0	0	0
* Ogle	3	3,878,119	3,538,579	4,177
Peoria	25	406,213,523	382,871,777	127,148
Perry	1	112,599	105,563	204
Piatt	3	431,627	368,440	465
Pike	2	121,537	104,670	222
Pope	0	0	0	0
Pulaski	1	189,300	180,692	180
Putnam	1	355,886	306,213	519
Randolph	2	264,079	231,053	644
Richland	0	0	0	0
Rock Island	24	220,704,362	204,377,178	80,799
St. Clair	21	77,766,147	70,325,105	41,498
Saline	2	1,343,194	1,213,365	548
Sangamon	29	52,399,445	47,186,664	33,164
Schuyler	0	0	0	0
Scott	1	220,732	186,428	160
Shelby	0	0	0	0
Stark	0	0	0	0
* Stephenson	8	21,292,574	19,420,801	9,254
Tazewell	4	6,494,092	5,710,336	3,742
Union	1	755,468	592,782	696
Vermilion	22	64,712,744	59,515,656	36,862
Wabash	1	2,297,702	1,991,027	1,743
Warren	1	226,372	208,500	336
Washington	0	0	0	0
Wayne	0	0	0	0
White	0	0	0	0
* Whiteside	4	9,089,235	8,293,458	5,770
* Will	13	40,664,111	37,969,954	19,287
Williamson	6	10,327,873	9,661,613	6,902
* Winnebago	29	67,733,045	61,483,221	45,545
Woodford	1	471,777	397,449	491
Grand Totals	891	$3,262,759,615	$3,020,266,232	1,457,845

* Counties Supervised by Chicago Office of the Credit Union Division

Evaluation Performance Reports

Each of the 1983 Annual Reports filed with the Department were compiled and compared with the data of other credit unions of similar asset size. The result of this comparison was a four page computer generated list of financial data detailing the five year financial trends of each credit union, and a numerical rating based on how each of these trends compared with those computed for other credit unions.

These reports were mailed to each credit union to be used as a management tool in identifying the trends in their credit unions and help plan for improvement in areas of below-average performance.

The reproduction of a sample report which follows indicates the detailed information that each report provides.

EVALUATION PERFORMANCE LETTER - 1983

ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION

CREDIT UNION:

THE DEPARTMENT HAS ANALYZED THE PAST 5-YEARS ANNUAL REPORTS YOUR CREDIT UNION HAS FILED WITH THIS OFFICE. ENCLOSED FOR YOUR INFORMATION ARE COPIES OF A FINANCIAL HISTORY AND RATIO ANALYSIS FOR THESE 5 YEARS. THESE REPORTS INDICATE IMPORTANT TRENDS IN YOUR CREDIT UNION, AND ALSO COMPARE THESE TRENDS WITH ALL OTHER ILLINOIS STATE CHARTERED CREDIT UNIONS OF THE SAME ASSET SIZE (PEER GROUP).

STATISTICAL ANALYSIS HAS SHOWN THAT CERTAIN RATIOS DESCRIBING LIQUIDITY, DELINQUENCY, SOLVENCY, AND EXPENSES ARE VERY INDICATIVE OF CONTINUED FINANCIAL SUCCESS. THESE RATIOS ALSO CAN POINT OUT AREAS OF CONCERN FOR BOTH THE DIRECTORS OF YOUR CREDIT UNION AND FOR THE DEPARTMENT.

USING TEN FINANCIAL RATIOS AND ASSIGNING A SCALE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) FOR EACH, A TOTAL SCORE WAS COMPUTED OF 22 FOR YOUR CREDIT UNIONS FINANCIAL CONDITION. THIS SCORE RESULTS IN AN OVERALL CONDITION CODE OF 1 OR EXCELLENT (EXCELLENT, GOOD, FAIR, WEAK, UNSATISFACTORY).

IF YOUR CREDIT UNION RECEIVED A 4 (WEAK) OR 5 (UNSATISFACTORY) ON ANY OF THE TEN SELECTED RATIOS THEY ARE LISTED BELOW:

** MARKET GROWTH ** TOTAL SHARES INCREASED (DECREASED) 1.3 % FROM THE PRIOR YEAR, RESULTING IN A SCORE OF 4 ON THIS RATIO. GROWTH IN SHARES IS ONE INDICATION OF ABILITY TO COMPETE FOR MEMBERS SAVINGS.

THE FOLLOWING PAGE LISTS THE TEN FINANCIAL RATIOS USED FOR THIS EVALUATION AND INCLUDES THE RATIO VALUES AND EVALUATION SCORES ASSIGNED FOR THE PAST TWO YEARS. THIS IS INTENDED TO GIVE YOUR BOARD INFORMATION TO RECOGNIZE THE TRENDS IN YOUR CREDIT UNION AND PLAN FOR IMPROVEMENT IN AREAS BELOW AVERAGE PERFORMANCE.

EVALUATION COMPARISON 1982 - 1983

CREDIT UNION:

LISTED BELOW ARE THE RATIO VALUES (EXPRESSED AS A %) AND EVALUATION SCORES ASSIGNED FOR EACH OF THE 10 RATIOS FOR BOTH YEARS 1982 AND 1983.

THE DATA BELOW REPRESENTS THE VALUE FOR EACH RATIO. THE DATA ENCLOSED IN THE < > IS THE EVALUATION SCORE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) ASSIGNED FOR EACH RATIO.

		1982	1983
** EXPENSES **	THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL EXPENSES MINUS THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL INCOME	(10.6)% <2>	(25.8)% <1>
** RESERVES **	THE 5-YEAR COMPOUNDED GROWTH RATE OF RESERVES AND UNDIVIDED EARNINGS MINUS THE 5-YEAR COMPOUNDED GROWTH RATE OF LOANS	11.0 % <3>	12.9 % <3>
** MARKET GROWTH **	% INCREASE (DECREASE) IN TOTAL SHARES FROM THE PRIOR YEAR	9.0 % <3>	1.3 % <4>
** RESERVES **	% INCREASE (DECREASE) IN TOTAL RESERVES AND UNDIVIDED EARNINGS FROM THE PRIOR YEAR	18.0 % <3>	7.5 % <3>
** SOLVENCY **	RESERVES AND UNDIVIDED EARNINGS AND SHARES DIVIDED BY SHARES	123.1 % <2>	124.7 % <2>
** EXPENSES **	TOTAL OPERATING EXPENSES (EXCLUDING INTEREST AND PLL) DIVIDED BY AVERAGE ASSETS	4.1 % <3>	3.4 % <2>
** EXPENSES **	SALARIES AND BENEFITS AS A % OF GROSS INCOME	9.9 % <2>	6.7 % <2>
** COMPETITION **	DIVIDENDS AS A % OF GROSS INCOME	21.5 % <5>	62.7 % <2>
** DELINQUENCY **	NET CHARGE-OFFS DIVIDED BY AVERAGE LOANS	0.0 % <1>	(0.4)% <1>
** DELINQUENCY **	TOTAL DELINQUENT LOANS AS A % OF TOTAL LOANS	0.4 % <2>	0.9 % <2>
		====	====
	TOTAL EVALUATION SCORE	<26>	<22>

THIS INFORMATION SHOULD BE REVIEWED BY THE BOARD ALONG WITH THE 5-YEAR FINANCIAL HISTORY AND 5-YEAR RATIO ANALYSIS WHICH FOLLOWS. IT IS BECOMING INCREASINGLY IMPORTANT THAT BOARDS AND MANAGERS RECOGNIZE THE TRENDS OF THEIR CREDIT UNION AND INCORPORATE THIS DATA INTO THE PLANNING PROCESS RATHER THAN VIEW THIS AS A REPORT CARD ON PERFORMANCE.

PROGRAM: DFICUN43
REPORT : CUNP4302

DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION - SPRINGFIELD
5 YEAR FINANCIAL HISTORY (ALL DATA AS OF DECEMBER 31)
CREDIT UNION CHARTER NUMBER: 0928 NAME:

RUN DATE: 04/19/84

	1979 AMOUNT	1979 % CHANGE	1980 AMOUNT	1980 % CHANGE	1981 AMOUNT	1981 % CHANGE	1982 AMOUNT	1982 % CHANGE	1983 AMOUNT	1983 % CHANGE
ASSETS:										
CASH	10,314		16,274		5,563		21,510		17,173	
COMMON TRUST INVEST.	5,910		27,378		61,328		75,058		66,396	
DEP. IN BANK AND S&L	0		0		0		0		0	
DEP. IN OTHER CRED U	0		0		0		0		0	
SHARES IN CLF	0		0		0		0		0	
US GOVT & AGENCY SEC	0		0		0		0		0	
ALL OTHER INVEST.	0		0		0		0		0	
INVEST. LOSS ALLOW.	0		0		0		0		0	
LOANS TO MEMBERS	346,667	4.4	369,187	6.5	356,524	-3.4	361,604	1.4	382,656	5.8
(LOAN LOSS ALLOW)	(0)		(2,174)		(1,889)		(3,593)		(4,630)	
LOANS TO OTHER CU	0		0		0		0		0	
LAND AND BUILDINGS	0		0		0		0		0	
OTHER FIXED ASSETS	0		0		0		0		192	
ALL OTHER ASSETS	0		0		0		0		3,719	
TOTAL ASSETS	362,891	3.5	410,665	13.2	421,526	2.6	454,579	7.8	465,506	2.4
LIABILITIES & CAPITAL:										
ACCOUNTS PAYABLE	9,391		260		263		353		0	
DIVIDENDS PAYABLE	0		10,689		0		0		0	
NOTES & INT. PAYABLE	0	.0	0	.0	0	.0	0	.0	0	.0
OTHER LIABILITIES	0		13,788		10,348		0		353	
TOTAL LIABILITIES	9,391	4.0	24,737	163.4	10,611	-57.1	353	-96.7	353	.0
COMMON SHARES	301,104	4.0	328,347	9.0	341,188	3.9	371,926	9.0	376,722	1.3
SHARE DRAFTS	0	.0	0	.0	0	.0	0	.0	0	.0
CLASSES OF SHARES	0	.0	0	.0	0	.0	0	.0	0	.0
IRA/KEOGH & RETIRE	0	.0	0	.0	0	.0	0	.0	0	.0
TOTAL SHARES	301,104	4.0	328,347	9.0	341,188	3.9	371,926	9.0	376,722	1.3
REGULAR RESERVE	24,979		23,641		30,641		30,197		38,712	
OTHER RESERVES	0		27,417		29,292		0		0	
UNDIVIDED EARNINGS	27,417		6,523		9,794		52,102		49,720	
TOT RES & UND EARN	52,396	.1	57,581	9.9	69,727	21.1	82,299	18.0	88,432	7.5
TOT LIAB & CAPT	362,891	3.5	410,665	13.2	421,526	2.6	454,579	7.8	465,506	2.4
INCOME & EXPENSE:										
GROSS INCOME	39,346	6.5	42,952	9.2	46,824	9.0	56,844	21.4	58,883	3.6
SALARIES & BENEFITS	6,406	5.3	7,541	17.7	7,827	3.8	5,600	-28.5	3,935	-29.7
TOTAL OTHER OPER EXP	9,431	36.0	8,805	-6.6	12,965	47.2	12,210	-5.8	11,552	-5.4
NON-OPER INCOME(EXP)	0	.0	0	.0	0	.0	0	.0	0	.0
PROV FOR LOAN LOSSES	0	.0	0	.0	5,641	.0	0	-100.0	0	.0
TOTAL DIV & INT	18,782	13.0	20,083	6.9	21,753	8.3	12,243	-43.7	36,926	201.6
TRANSFER TO STAT RES	3,935		0		0		0		2,944	
NET INCOME	792		6,523		-1,362		26,790		3,526	
OTHER INFORMATION:										
REG SHARE DIV RATE	N.A.	-100.0	7.00	.0	7.00	.0	7.00	.0	7.00	.0
UNSECURED LOAN RATE	.00	N.A.	12.00	N.A.	15.00	N.A.	15.00	N.A.	15.00	N.A.
NEW MONEY LOANED	226,737	3.0	234,404	3.4	208,612	-11.0	233,975	12.2	466,736	99.5
NET CHRG OFF LOANS	4,676	.0	-936	-120.0	4,224	-551.3	-101	-102.4	-1,537	1,421.8
FULL TIME EMPLOYEES	0	.0	0	.0	0	.0	0	.0	0	.0
PART TIME EMPLOYEES	2	.0	2	.0	2	.0	1	-50.0	1	.0
MEMBERS/POT MEMBERS	78.80	N.A.	79.50	N.A.	78.50	N.A.	46.60	N.A.	51.60	N.A.

PROGRAM: DFICUN45
REPORT : CUNP4502

DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION - SPRINGFIELD
5 YEAR RATIO ANALYSIS (ALL DATA AS OF DECEMBER 31)
CREDIT UNION CHARTER NUMBER: 0928 NAME:

RUN DATE: 04/19/84

	1979	1980	1981	1982	1983	1983 PEER
I. GROWTH RATIOS (AVERAGE GROWTH)						
SHARES - 5 YR	9.7	8.0	4.9	6.5	5.8	4.2
LOANS - 5 YR	12.2	8.3	3.2	2.2	2.5	-1.1
RESERVES & UNDIVIDED EARN (NET WORTH) - 5 YR	9.1	9.3	9.6	13.2	15.4	13.7
MEMBERS - 5 YR	4.5	3.6	1.9	.7	-.5	-1.6
BORROWERS - 5 YR	-8.1	-2.7	3.2	-.9	15.4	-5.0
GROSS INCOME - 3 YR	6.1	7.8	9.1	15.0	12.1	4.9
TOTAL EXPENSES (LESS DIV, INT & PLL) - 3 YR	14.2	12.0	14.6	4.4	-13.7	10.9
II. BALANCE SHEET ANALYSIS:						
LOANS/SHARES	115.1	112.4	104.5	97.2	101.6	74.4
LOANS/ASSETS	95.5	89.9	84.6	79.5	82.2	63.8
RESERVES & UNDIVIDED EARNINGS/ASSETS	14.4	14.6	17.0	18.9	20.0	14.4
RESERVES & UNDIVIDED EARNINGS & SHARES/SHARES	117.4	118.2	121.0	123.1	124.7	117.4
BORROWINGS/RES & UNDIVIDED EARN & SHARES	.0	.0	.0	.0	.0	.1
LIQUIDITY RATIO	N.A	12.4	19.0	25.9	22.2	41.2
COMMON SHARES/ALL SHARES & BORROWINGS	100.0	100.0	100.0	100.0	100.0	97.2
III. INCOME & EXPENSE ANALYSIS (% OF GROSS INCOME):						
LOAN INCOME	98.5	96.5	89.4	86.3	89.0	72.9
SALARY & BENEFITS	16.3	17.6	16.7	9.9	6.7	15.2
INTEREST EXPENSE	.0	.0	.0	.0	.0	.2
OPERATING EXPENSE LESS INTEREST & PLL	40.3	38.1	44.4	31.3	26.3	39.9
PROVISION FOR LOAN LOSSES (PLL)	N.A	.0	12.0	.0	.0	4.5
TRANSFER TO STATUTORY RESERVE	10.0	.0	.0	.0	5.0	2.9
DIVIDENDS	47.7	46.8	46.5	21.5	62.7	48.1
NET INCOME	2.0	15.2	-2.9	47.1	6.0	4.4
IV. LOAN ANALYSIS:						
YIELD ON AVERAGE LOANS	11.4	11.6	11.5	13.7	14.1	13.5
RESERVE & SURPLUS/LOANS	15.1	16.2	20.1	23.8	24.3	33.0
DELINQUENT LOANS/LOANS	N.A	.0	.0	.4	.9	4.2
NET CHARGE-OFFS/AVERAGE LOANS	1.4	-.3	1.2	.0	-.4	.8
NET CHRG-OFF/REG RES & RES FOR LOAN LOSSES	18.7	-3.6	13.0	-.3	-3.5	7.6
NET CHARGE-OFFS/GROSS INCOME	11.9	-2.2	9.0	-.2	-2.6	3.9
V. MANAGEMENT ANALYSIS:						
YIELD ON AVERAGE ASSETS	11.0	11.1	11.3	13.0	12.8	11.8
COST OF FUNDS/AVERAGE ASSETS	5.3	5.2	5.2	2.8	8.0	5.6
NET SPREAD	5.8	5.9	6.0	10.2	4.8	6.2
OPERATING EXP LESS INT & PLL/AVER ASSETS	4.4	4.2	5.0	4.1	3.4	4.7
NET INC BEFORE TRANS TO STAT RES/AVER ASSETS	1.3	1.7	-.3	6.1	1.4	.9
ESTIMATED LOAN MATURITY IN MONTHS	18.8	19.6	20.0	18.7	9.7	9.6
MEMBERS/POTENTIAL MEMBERS	78.8	79.5	78.5	46.6	51.6	60.2
BORROWERS/MEMBERS	22.6	31.0	41.2	39.3	40.9	36.4
VI. OTHER INFORMATION (ALL AMOUNTS IN DOLLARS):						
AVERAGE SHARE BALANCE	$ 636.6	$ 688.4	$ 724.4	$ 798.1	$ 811.9	$ 952.7
AVERAGE LOAN BALANCE	$ 3,239.9	$ 2,494.5	$ 1,837.8	$ 1,976.0	$ 2,014.0	$ 1,931.5
LOANS/EMPLOYEE - FTE (000 OMITTED)	$ 346.7	$ 369.2	$ 356.5	$ 723.2	$ 765.3	$ 259.3
ASSETS/EMPLOYEE - FTE (000 OMITTED)	$ 362.9	$ 410.7	$ 421.5	$ 909.2	$ 931.0	$ 403.1
SALARY & BENEFITS/EMPLOYEE - FTE	$ 6,406.0	$ 7,541.0	$ 7,827.0	$ 11,200.0	$ 7,870.0	$ 6,974.8
OPERATING EXPENSE LESS INTEREST & PLL/EMPL	$ 15,837.0	$ 16,346.0	$ 20,792.0	$ 35,620.0	$ 30,974.0	$ 18,263.1
OPERATING EXPENSE LESS INTEREST & PLL/MEMBER	$ 33.5	$ 34.3	$ 44.1	$ 38.2	$ 33.4	$ 48.1

Illinois Chartered Credit Unions

County	Credit Union	City	Assets	Members
Adams	Adams E/T Co-Op Credit Union	Camp Point	$ 158,828	172
	ACPSE Credit Union	Quincy	545,478	556
	Adams County State Emp		549,583	495
	Brower Empl Credit Union		34,715	58
	CFPCO Empl Credit Union		233,463	204
	Gardner Denver Employees		4,213,827	1,468
	Harris Bpd Employees		1,906,585	1,003
	Moorman Employees Credit Union		9,580,695	3,663
	Quinco		2,025,359	1,506
	Quincy Bell		378,827	267
	Quincy Chapter Credit Union		1,086,112	1,386
	Quincy Clinic Employees Credit Union		228,760	250
	Quincy Municipal		220,620	331
	Quincy Postal Employees Credit Union		1,170,205	679
Boone	Peoples Credit Union	Capron	178,873	409
Bureau	Princeton Champion Employees CU	Princeton	48,316	121
	Nail Workers Credit Union	Spring Valley	282,779	174
Calhoun	Kampsville Comm Credit Union	Kampsville	31,285	130
Carroll	Milledgeville Comm Credit Union	Milledgeville	785,997	535
Cass	Beardstown Comm Credit Union	Beardstown	439,787	318
Champaign	C S Johnson Co Employees	Champaign	429,214	241
	Central Illinois		3,731,659	4,342
	Champaign A E Staley		81,145	96
	Champaign Bell Credit Union		1,318,304	875
	Champaign County Schools Employees		3,001,794	2,472
	Champaign Municipal Employees		465,506	464
	Champaign Postal		1,024,426	557
	Clifford-Jacobs Employees Credit Union		1,135,045	467
	Collegiate Cap/Gown Credit Union		664,129	842
	Electrical Workers/601		1,109,016	796
	G R Grubb Employees Credit Union		86,739	111
	Harlan Moore Employees		49,089	55
	Illinois Central Gulf		1,983,646	1,617
	Robesons Employees Credit Union		93,201	218
	The News Gazette Credit Union		201,025	320
	TSI Credit Union		162,176	102
	University of Illinois Employees CU		25,920,347	12,828
	Urbana Postal		387,863	302
	Credit Union 1	Rantoul	87,979,459	51,071
	Rantoul-Chanute Community		5,254,125	2,254
	CD/D Credit Union	Urbana	185,999	200
	Champaign Cty Employees CU		456,143	430
	Champaign Meadow Gold Credit Union		720,728	417
	Mercy Hospital Employees Credit Union		641,971	931
	Northern Illinois Water Corp		220,830	203
	Urbana Municipal Employees CU		800,899	833
	Utility Employees		8,173,571	3,980
Christian	Pana Area Credit Union	Pana	2,147,001	2,963
	H & S Credit Union	Taylorville	1,136,697	692
	Taylorville Community Credit		6,188,133	3,288
	Taylorville School Employees		686,917	366
Clinton	Centralia Correctional Center	Centralia	38,811	180
	Murray Employees Credit Union		198,565	423
Coles	Area Educational Credit Union	Mattoon	1,717,777	1,203
	Blaw-Knox Employees		1,126,413	942
	Coles County Postal Employees		440,740	292

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Coles	Colmac	Mattoon	$ 388,009	259
	Mattoon Big Four Employee		472,720	344
	Mattoon Community Credit Union		183,335	408
	Mattoon Meadow Gold Employees CU		91,862	89
	Mattoon St Marys		159,069	206
	Young Radiator Employees		39,078	293
Cook	CPC Credit Union	Argo	2,995,928	1,699
	AAEC Credit Union	Arlington Heights	5,148,036	1,873
	Elk Grove Township Schools CU		264,961	233
	Honeywell Employees		948,974	875
	Weber Employees Credit Union		223,796	300
	Flexonics	Bartlett	2,001,873	643
	St Clair Specialty Employees CU	Bellwood	198,955	196
	Stanadyne/Chicago Credit Union		1,837,034	791
	Superior Tea/Coffee	Bensenville	269,433	271
	Bell West Credit Union	Berwyn	11,794,370	3,843
	Berwyn Postal Employees		73,905	83
	Chicago Land Electrical		1,235,529	2,626
	Blue M Employees Credit Union	Blue Island	219,852	262
	Great Lakes Refining Credit Union		1,624,530	494
	Amphenol	Broadview	1,115,064	876
	National Van Employees Credit Union		145,999	98
	Reynolds McCook Employees	Brookfield	4,475,763	2,330
	Reavis Stickney Credit Union	Burbank	741,044	478
	Chicago Auto Employees	Burnham	4,392,532	2,631
	Fractional Township Credit Union	Calumet City	772,043	825
	ABE Credit Union	Chicago	2,880,716	1,311
	ADA Employees Credit Union		725,324	415
	All Saints Bridgeport Credit Union		3,299,384	1,972
	Allied Van Lines Employees CU		394,154	668
	Amalgamated Meat Cutters		43,180	74
	APC Employees		65,402	81
	APG Employees Credit Union		45,858	111
	Archer Heights		2,435,299	1,753
	Arcom Credit Union		251,759	320
	Artran Employees		295,102	314
	Associated Truck Employees		706,947	366
	Bagumbayan Credit Union		76,486	219
	Belke Employees Credit Union		18,041	18
	Bell Accounting Credit Union		6,801,570	2,125
	Bell General Office		11,089,894	2,729
	Bell/Howell Employees Credit Union		2,093,987	2,033
	Benefit Trust Life Insurance Co		690,408	387
	Berean Credit Union		347,958	314
	Bethel AME Church		33,672	140
	Brach Credit Union		2,027,595	2,364
	Brinks Employees Credit Union		1,159,824	516
	Bud Logan Credit Union		191,829	230
	Bud South Branch Credit Union		321,655	273
	Buehler Peer Credit Union		63,073	112
	Burlington Chicago Termin		1,072,475	1,271
	Business Opportunities Credit Union		114,094	253
	Caballeros De San Juan		5,566,376	3,946
	Capitol Hardware Employees CU		19,980	60
	Central Area Telephone Credit Union		7,440,245	3,708
	Central Region Postal		5,490,537	4,200

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Cergro Employees	Chicago	$ 1,148,501	566
	Chemetron Employees Credit Union		392,609	232
	Chicago Sun-Times Employees CU		5,048,642	1,724
	Chicago Alliance Credit Union		298,614	590
	Chicago Boys Clubs Credit		27,422	112
	Chicago Carton Employees		92,825	191
	Chicago Commercial Credit		3,526,006	2,142
	Chicago Die Sinkers Credit Union		291,120	291
	Chicago Fire Officers		1,016,365	612
	Chicago Fire-Fighters Credit Union		4,863,370	2,868
	Chicago Firemans Assoc		3,550,381	2,794
	Chicago Japanese Civic		74,391	300
	Chicago Joint Board RWDSU		443,173	1,100
	Chicago Local 245		1,335,516	1,174
	Chicago Municipal Employees		3,286,983	7,412
	Chicago Name Plate Credit Union		17,503	34
	Chicago Post Office Employees		9,200,903	8,185
	Chicago Public Library		179,431	446
	Chicago Teachers Credit Union		154,102	614
	Chicago Tube & Iron Employees		80,469	153
	Christian Hope Credit Union		12,791	133
	Circle Campus Credit Union		1,759,313	1,722
	Clairmont Transfer Employees		302,459	171
	Clearing Machine		421,469	260
	CM/H Employees		465,192	293
	Cold Storage Employees		109,550	102
	College/University Credit Union		510,086	597
	Commanding Officers/Serg		318,451	464
	Con-Am Western Region		974,454	1,372
	Conf/Spanish Amer Workers		518,469	850
	Continental Central Credit Union		178,723	165
	Continental Combined		1,971,613	1,562
	Continental 51 Employees Credit Union		73,725	86
	Corey Steel Employees Credit Union		438,161	263
	Cuban Amer/Chamber/Commer		208,999	369
	DCASR Chicago Credit Union		531,123	896
	Derby Foods Employees Credit Union		107,973	127
	DPUC Credit Union		1,500,950	1,744
	Dreis/Krump Credit Union		229,584	246
	Edison Credit Union		26,297,273	13,065
	EESCO Employees Credit Union		78,615	89
	EKCO Employees Credit Union		590,268	648
	Englewood 68A Employees		3,328,193	1,351
	Ethicon Suture		1,251,297	662
	Federal Center Employees Credit Union		2,405,314	3,261
	Fellowship Baptist Church		122,019	437
	Films-Packaging Employees CU		3,804,542	1,400
	Fluor Pioneer Employees Credit Union		357,450	271
	Franklin Hospital Credit Union		72,973	89
	Garden City Credit Assn		366,837	311
	General Mills Employees		3,211,271	1,403
	General Office Credit Union		722,103	810
	Good Shepherd Credit Union		22,801	123
	Goss Employees Credit Union		903,309	880
	Grand Trunk Employees Credit Union		364,292	256
	Greater Inst AME Church		16,490	83

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	H P Smith Employees Credit Union	Chicago	$ 249,438	193
	Hall-Roto-Central Credit		4,274,893	3,145
	Hanna Employees Credit Union		221,065	134
	Harrington/King Employees CU		165,014	106
	Hawthorne Credit Union		20,168,253	7,194
	Haymarket Credit Union		412,638	761
	Hiawatha Credit Union		1,167,149	1,020
	Holsum Employees Credit Union		450,708	303
	Holy Cross Hospital Employees CU		949,818	975
	Illinois Central Cicero Credit Union		6,792,394	3,670
	Imperial Employees		1,793,364	801
	INC Employees Credit Union		673,740	347
	INCO Employees Credit Union		1,018,695	474
	Ingersoll Products Credit Union		1,383,347	531
	Inland Steel Credit Union		1,672,535	924
	J/J Employees Credit Union		3,033,985	817
	J/O Employees Credit Union		156,477	90
	Joanna Western Mills Employees		467,944	409
	John Jones 7 F/AM		33,211	111
	John Mohr/Sons Employees		35,913	35
	JPC Employees Credit Union		195,087	188
	L Fish Employees Credit Union		150,301	171
	Lakeside Press Credit Union		1,195,102	2,209
	Leaf Employees Credit Union		405,195	658
	Liberty Credit Union		82,840	74
	Local 18-8		296,799	517
	Local 73 Credit Union		931,154	2,263
	Local 743		2,257,542	4,423
	Local 939 Barbers Credit Union		31,181	116
	Loretto Hospital Employees		328,443	445
	Marshall Field/CO Employees CU		1,906,004	2,611
	Master Printers Credit Union		10,060,061	9,829
	Midwest Truck		305,322	287
	Mojonnier Brothers Employees		119,051	120
	Monumental		94,240	176
	Morgan Park Co-Op		344,882	859
	Morton Thiokol Employees		980,196	842
	Narda		1,565,953	616
	National Can Clearing		428,363	301
	National Can Employees Credit Union		1,060,491	801
	New Testament B C Credit Union		43,027	116
	New World Credit Union		37,397	27
	North Bell Credit Union		3,722,488	1,680
	Northwest Central Credit Union		372,715	373
	Northwest Parishes Credit Union		4,952,379	4,163
	NSC Staff Credit Union		94,922	155
	NYCO Credit Union		339,329	170
	OCECO		18,624	31
	Page Engineering Employees CU		761,027	256
	Park Employees Credit Union		16,606,975	5,929
	Park Manor Christ Church		125,209	273
	Park Manor UCC		19,881	360
	Parkway Gardens Credit Union		160,958	97
	Peerless/America Employees CU		215,692	120
	Peoples Co-Op Credit Union		1,676,627	1,848
	PGL/CC Employees Credit Union		13,388,580	4,181

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Pheoll Employees	Chicago	$ 375,256	342
	Phone Co		8,151,027	2,395
	Pilgrim Baptist Credit Union		190,265	224
	Planites		2,958,709	1,983
	Playskool Employees		441,478	515
	Precision Scientific Credit Union		247,686	245
	Procter/Gamble Chicago		931,701	421
	Progress Credit Union		4,574,388	3,250
	Pros Credit Union		407,549	214
	Provident Hospital		176,435	150
	Pyle-National		509,568	413
	Pyramid Employees		268,321	152
	Quam Nichols Credit Union		88,177	82
	Ravenswood 400 Credit Union		1,000,827	761
	Ready Metal Employees		411,471	251
	REGO		476,593	250
	Republic Steel Employees Credit Union		12,113,213	4,013
	Revere Chicago Employees		22,518	39
	Rheem Employees Credit Union		1,409,276	712
	Roscoe Credit Union		291,769	195
	Roseland Community Hospital		942,657	577
	RS Employees Credit Union		337,977	168
	Ryerson Employees Credit Union		1,454,904	970
	S Chicago Comm Hosp Employees CU		869,298	763
	S O S Employees		354,443	272
	S&C Employees Credit Union		3,426,433	1,054
	Saint Adrian Credit Union		638,705	437
	Saint Elizabeth		119,810	288
	Saint Mark Credit Union		301,338	510
	Sanitary District Employees		4,935,210	2,024
	Santa Fe Chicago Federation		151,485	309
	Schwinn Employees Credit Union		493,904	343
	Sears Employees		800,165	755
	Sherwin Williams Employees CU		14,835,580	4,112
	Signal Drivers/Helpers Credit Union		467,456	184
	Skil Employees Credit Union		293,952	864
	Smoler Employees		91,935	129
	South Shore Hospital		66,000	215
	Southwest Chicago Chapter CU		1,702,329	2,270
	St Andrew Parish Credit Union		128,335	314
	St Anselm		205,048	254
	St Edmunds Church Credit Union		1,176,808	977
	St Gregory Parish Credit Union		367,238	934
	St Henry Parish Credit Union		118,283	170
	St James Parish Credit Union		127,729	169
	St Joachims Parish Credit Union		34,400	135
	St John Fisher		208,045	400
	St Jude Credit Union		170,075	112
	St Vincent Parish Credit Union		140,203	404
	St Willibrord Parish		988,054	294
	Stewart-Warner Alemite Credit Union		1,606,314	1,628
	Stone 360 Employees Credit Union		91,815	96
	Telco 1		6,579,683	2,627
	The Neighbors		628,563	398
	Thirteen Nineteen Employees		1,137,315	735
	Triangle		871,121	943

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Tribune Employees Credit Union	Chicago	$ 4,802,296	3,263
	Trinity Credit Union		222,044	484
	Typographical Credit Union		451,136	682
	UCU Council Credit Union		322,562	344
	UIWOA Credit Union		231,616	500
	Union Special Employees Credit Union		1,882,992	796
	Union Teachers Credit Union		23,497,464	18,292
	Uniroyal Chicago Credit Union		280,465	116
	United Air Lines Employees CU		611,387,852	67,919
	United Food and Com Workers		197,622	399
	United Insurance Credit Union		359,108	400
	United Specialists Employees CU		61,855	118
	Univ/IL Med Center Credit Union		990,945	1,560
	University Staff		3,407,375	4,663
	UPWA District 1 Area 5 Credit Union		427,014	485
	URCLPWA Local 505		46,088	108
	Vàmco Credit Union		2,892,457	1,454
	Vansons Credit Union		273,602	146
	Verson Credit Union		890,342	361
	West Side Community Credit Union		38,017	137
	Western Acadia Employees CU		697,147	266
	Western Indiana Belt Credit Union		1,870,653	1,053
	Western Railways Assns Credit Union		392,816	288
	Western Union Employees Credit Union		331,994	550
	White Cap Credit Union		3,836,284	1,438
	Wilco Employees		52,808	58
	Win-Hood Co-Op Credit Union		197,777	153
	Wrigley Factory Credit Union		4,289,605	1,193
	Wrigley Office Credit Union		887,815	747
	194 Credit Union		454,111	400
	372 Credit Union		147,095	412
	453 Unit 6 Credit Union		63,538	84
	7-G Credit Union		2,192,959	2,002
	St Agnes Credit Union	Chicago Heights	324,521	406
	Bloom Township High School CU		1,644,024	738
	Desoto Employees Heights CU		154,242	183
	Heights Autoworkers Credit Union		3,034,675	1,727
	Keystone Chicago Heights Credit Union		842,600	418
	CECO Employees	Cicero	387,689	423
	Chicago Extruded Metals		322,353	228
	Danly Employees		2,587,997	984
	Illinois GE Employees		1,505,887	1,747
	Morton Employees Credit Union		522,186	575
	National Castings Employees CU		266,792	272
	Diesel Credit Union	Countryside	9,060,443	4,747
	Local 150 IUOF Members Credit Union		5,265,797	3,040
	Vulcan Employees Credit Union		404,940	275
	CPT Credit Union	Des Plaines	484,516	716
	Littelfuse Employees Credit Union		659,760	763
	Research Center Credit Union		1,874,043	248
	Dolton-Riverdale Municipal	Dolton	201,956	210
	Kaiser Aluminum Credit Union		391,799	164
	Sweeper Employees Credit	Elgin	706,758	258
	Garden Employees Credit Union	Elk Grove Village	94,527	171
	TRW Connectors		1,068,219	865
	Elmwood Park School Employees	Elmwood Park	822,473	320

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Evanston Firemens Credit Union	Evanston	$ 213,440	115
	Evanston Post Office Employees CU		176,759	128
	Fidelity		1,970,409	1,350
	MABC Credit Union		115,226	258
	NU Employees Credit Union		724,234	875
	Suburban District 1 Bell Employees		1,346,767	1,058
	Evergreen Park Schools Employees	Evergreen Park	1,557,355	666
	Little Co/Mary Employees Credit Union		2,186,040	1,500
	South Division Credit Union		9,569,768	4,102
	Flossmoor Education Assn	Flossmoor	2,755,829	830
	Abell-Howe Employees Credit Union	Forest Park	53,242	78
	American Rivet Credit Union	Franklin Park	76,967	73
	Boulevard Credit Union		1,283,331	846
	CH/F Employees		171,077	122
	Duo-Fast		1,315,306	905
	Leyden Schools Credit Union		7,835,682	3,050
	Precision Steel		116,483	165
	Quasar/MIC Employees Credit Union		3,041,732	1,670
	Federal Life Employees	Glenview	262,288	196
	Glenbrook		3,371,820	1,766
	Glenview Credit Union		2,032,140	2,030
	Kraft Employees Credit Union		12,247,348	7,508
	Arco Harvey Credit Union	Harvey	1,535,821	543
	City of Harvey Employees		872,578	402
	Safeway Employees Credit Union		269,881	134
	Whiting Employees Credit		687,937	347
	Allis Chalmers Employees Credit Union	Hazel Crest	1,999,889	1,270
	Coreco Employees Credit Union	Hillside	160,152	127
	St Anthonys Guild Credit Union		610,207	325
	Lady of Loretto Credit Union	Hometown	832,882	1,092
	Homewood Credit Union	Homewood	767,216	861
	School District 148		94,638	137
	Union 76 Credit Union	Lemont	3,810,207	1,449
	District 103 School Employees CU	Lyons	374,915	286
	Lyons Community		259,393	394
	Machinists Credit Union	Maywood	498,158	851
	Chidieco Credit Union	Melrose Park	100,195	166
	Diamond M		45,569	160
	Paysaver Credit Union		35,521,134	16,375
	St Christopher Credit Union	Midlothian	424,743	554
	Maine Township Schools	Niles	653,617	820
	Vapor Credit Union		579,744	590
	Ridgewood Area Schools	Norridge	222,230	187
	Culligan USA Employees	Northbrook	964,771	552
	GBC Employees Credit Union		558,010	711
	Entenmann's Employees	Northlake	443,042	504
	Scholle Electro-Chem		279,282	267
	ZRDC Credit Union		320,787	212
	Oak Forest	Oak Forest	130,518	222
	Motor Express Employees Credit Union	Oak Lawn	138,917	71
	Oak Lawn Comm Church Credit Union		787,027	368
	Oak Lawn Municipal		619,023	469
	Oak Park Employees Credit Union	Oak Park	1,628,083	1,124
	Oak Park Postal Employees		117,567	83
	Oak Park Schools Credit Union		139,307	309
	Palatine Schaumburg Schools	Palatine	3,600,310	1,730

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Cook	Suburban Bancorp Inc Employees	Palatine	$ 469,019	225
	Rich Township School Employees	Park Forest	897,704	421
	Northeastern IEA Credit		272,972	277
	Park Forest Municipal Employees		232,059	220
	NW Suburban Postal Credit Union	Park Ridge	791,902	702
	Acme Continental Credit Union	Riverdale	17,396,989	9,666
	Chessie Chicago Terminal Credit Union		687,089	737
	IHB Employees		1,465,447	680
	Cannon Chapter Association	Riverside	420,326	778
	Meadows	Rolling Meadows	16,031,141	8,301
	Ess Vee Employees Credit Union	Schaumburg	72,297	231
	Motorola Credit Union		35,652,345	16,974
	76 Division Credit Union		5,752,778	1,984
	Soreng Employees Credit Union	Schiller Park	1,160,472	803
	Brunswick Employees Credit Union	Skokie	2,519,315	1,319
	Double Circle		234,843	404
	MCC Powers Employees Credit		886,478	509
	Niles Township Schools Credit Union		5,599,056	1,483
	Thornton Township High School	South Holland	2,571,830	1,035
	School District 194 Employees	Steger	400,896	190
	Panduit Employees	Tinley Park	699,967	648
	Tinley Forest Employees		627,965	496
	Proviso Township Teachers	Westchester	3,490,661	1,778
	Lyons Township High School	Western Springs	2,097,416	728
	Combined Counties Police	Wheeling	20,124,577	2,870
	UAW Local 558 Credit Union	Willow Springs	3,387,569	1,430
	Northern Cook County Chapter	Winnetka	59,873	149
	Winnetka Municipal Employees		276,392	248
	Premium Credit Union	Woodridge	103,453	129
	Worth Community Credit Union	Worth	1,489,154	1,149
Crawford	Heath Employees Credit Union	Robinson	188,516	290
	Pottery Credit Union		440,788	282
Cumberland	Greenup Mfg Co Employees	Greenup	162,336	260
DeKalb	DeKalb County Postal Employees	DeKalb	621,133	303
	DeKalb GE Employees Credit Union		1,680,047	961
	DeKalb Teachers		458,654	252
	Sycamore Community	Sycamore	9,806,331	4,626
Dewitt	Revere Credit Union	Clinton	217,976	463
Douglas	Douglas Credit Union	Tuscola	285,958	452
	U S I Employees Credit Union		5,655,885	2,583
DuPage	CEC Credit Union	Addison	393,714	250
	Argonne Credit Union	Argonne	22,258,959	7,083
	Bensenville Comm Credit Union	Bensenville	3,120,221	2,631
	CDS Employees Credit Union	Carol Stream	787,977	381
	Chicago Area CCA		2,348,433	1,805
	Branch 825 NALC Credit Union	Elmhurst	443,675	415
	East DuPage Schools Credit Union		4,152,748	2,983
	Hinsdale Sanitarium Hospital	Hinsdale	3,077,599	2,672
	Shield Credit Union		343,757	190
	C/NW Proviso Credit Union	Northlake	988,311	1,253
	Central Credit Union/Illinois	Oak Brook	9,658,169	14,915
	Illinois Hospital Employees CU		11,365,016	16,412
	Shell Northerners Credit Union		548,837	298
	Ball Credit Union	West Chicago	402,644	537
	Weco Credit Union		6,132,384	3,233
	West Chicago St Marys Parish		166,059	331

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
DuPage	DuPage County Employees	Wheaton	$ 666,727	923
	DuPage Schools		18,342,048	7,270
	Scripture Press Employees		640,016	479
Edgar	Paris Hi-Way Credit Union	Paris	533,404	492
	UO Colson Co-Workers Credit Union		324,952	248
Effingham	Crossroads Credit Union	Effingham	1,034,084	1,761
	Effingham Highway		734,016	578
	Fedco Credit Union		959,309	892
	S A M H Credit Union		287,467	440
Fayette	Vandalia Correctional Center	Vandalia	15,022	146
Ford	McMillen Master	Gibson City	289,199	182
	The Stelle Credit Union	Stelle	74,788	99
Fulton	GHA Credit Union	Canton	715,159	795
Greene	RECO Credit Union	Roodhouse	248,090	185
Grundy	Morris Community	Morris	3,968,957	2,328
	Self-Locking Employees		303,035	462
	St Lawrence Parish Credit Union	South Wilmington	141,555	186
Henry	Henry County School Employees	Geneseo	531,400	334
	Henry County Postal Employees	Kewanee	281,970	180
	K M D Employees Credit Union		252,942	230
Jackson	Carbondale Hwy Credit Union	Carbondale	1,264,000	930
	Coal Valley Credit Union		735,450	462
	NED Employees Credit Union		37,763	158
	SIU Employees Credit Union		14,690,086	7,556
	T I Credit Union		81,527	210
	GRC Credit Union	Mt Vernon	42,059	192
Jo Davies	Stockton Employees	Stockton	227,353	203
Johnson	Vienna Correctional Center	Vienna	921,785	669
Kane	All-Steel Employees Credit Union	Aurora	9,923,076	2,245
	Aurora Burlington Credit Union		7,845,772	4,887
	Aurora Chapter Credit Union		4,221,235	4,777
	Aurora Earthmover Credit Union		24,441,827	5,556
	Aurora Firefighters Credit Union		1,161,053	630
	Aurora Policemen Credit Union		1,869,092	1,506
	Aurora Postal Employees		491,337	345
	Barber-Greene Employees Credit Union		2,527,951	1,529
	Beacon News Credit Union		111,336	156
	Equipto Employees Credit		263,605	278
	Lyon Metal Prod Inc Emp		1,267,339	658
	Our Lady/Good Counsel Credit Union		920,960	1,131
	Pines Employees Credit Union		126,034	119
	Richards-Wilcox Credit Union		606,022	526
	Stephens-Adamson Employees CU		2,316,911	1,119
	Batavia Holy Cross Parish	Batavia	208,663	512
	Dundee Township Public Employees	Carpentersville	139,445	223
	Brethren Employees Credit Union	Elgin	1,186,662	687
	Brethren Parish		604,585	456
	Couriers News Employees/CN Carr		121,315	871
	David Cook Employees Credit Union		454,845	417
	Elgin City Employees		1,739,046	895
	Elgin Mental Health Center		955,087	853
	Elgin Postal Employees Credit Union		872,758	502
	Kane County Teachers Credit Union		20,084,881	8,054
	NIUM Conference Credit Union		1,381,861	682
	Rawhide Credit Union		1,183,924	768
	Spiess Employees		73,699	129

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Kane	St Joseph Parish	Elgin	$ 250,696	264
	Valley Bell		5,404,232	2,241
	Woodruff/Edwards		247,772	154
	Belden Credit Union	Geneva	6,329,746	3,286
	Armour Dial Credit Union	Montgomery	2,785,703	1,935
	WE Employees Credit Union		2,483,558	2,249
	Marison Employees	South Elgin	42,908	78
	Diamond National Corp Employees CU	St Charles	340,726	212
	Dukane Employees Credit Union		389,851	401
Kankakee	Maternity BVM Credit Union	Bourbonnais	1,309,466	994
	Rudolf		651,690	264
	Kankakee County Industrial	Bradley	431,749	713
	A O Smith Employees	Kankakee	3,995,276	2,192
	Armour Kankakee		5,423,737	2,164
	General Foods Employees		13,858,160	6,357
	Gould Employees		1,076,868	469
	Henkel Corp Employees		1,385,200	565
	Kankakee Bell Credit Union		2,094,429	810
	Kankakee City Employees		691,975	518
	Kankakee Community College		79,102	130
	Kankakee County Catholic		14,874,364	7,923
	Kankakee Federation/Teachers		1,137,915	542
	Kankakee St Martin Credit		334,741	391
	Kankakee Terminal Belt		1,169,166	591
	Mobil Chemical Credit Union		1,010,780	522
	Riverside Hospital Employees		455,048	723
	Roper Employees Credit Union		6,151,140	2,050
	SDC Employees Credit Union		1,781,997	1,240
	Texize		380,798	261
	Kankakee Cty State Employees CU	Manteno	1,173,696	1,034
Kendall	Plano Savings Credit Union	Plano	413,870	526
Knox	Pottery Workers Credit Union	Abingdon	275,488	291
	Beatrice Credit Union	Galesburg	139,345	139
	Gale Employees Credit Union		7,175,958	3,182
	Galesburg Burlington Credit Union		5,368,148	3,094
	Galesburg Midwest Employees CU		6,269,903	2,917
	Galesburg Postal Credit		793,804	569
	Galesburg St Marys Hospital Employees		95,846	342
	Knox College Credit Union		227,052	304
	Knox County School Employees		1,516,722	1,076
	Praireland		3,152,777	2,882
	Register Mail Credit Union		248,651	174
	Research Hospital Credit Union		372,373	654
	Utility Employees/Galesburg/Kewanee		1,423,367	780
Lake	B A E	Barrington	3,513,750	1,010
	CAI Employees Credit Union		2,722,509	809
	Travenol Employees	Deerfield	19,016,528	16,077
	Great Lakes Credit Union	Great Lakes	101,223,468	51,193
	North Lakes Teachers Credit Union	Gurnee	331,548	494
	Warren Newport Credit Union		7,644,264	3,946
	Anchor Employees Credit Union	Libertyville	197,012	79
	Mundelein Community	Mundelein	545,731	732
	Fanzteel Employees Credit Union	North Chicago	2,020,221	1,103
	Trinity AME Church Credit Union		46,289	118
	United Catholic	Wauconda	34,926	189
	Consumers Coop Credit Union/Lake	Waukegan	30,295,817	19,634

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Lake	J-M Employees Credit Union	Waukegan	$ 2,675,065	1,147
	Keystone Printing Credit		418,423	296
	Lake County Postal		513,740	393
	North Shore Gas Credit Union		2,140,570	946
	NOSCO Credit Union		248,010	230
	Outboard Marine Corp Employees		9,533,031	4,466
	VR/Wesson		196,224	171
	Waukegan Municipal Employees		364,651	360
	Waukegan Veterans		183,486	234
	Zion Industries Employees Credit Union	Zion	95,941	64
LaSalle	AM Nickeloid Employees Credit Union	LaSalle	1,434,578	440
	School District 120 Employees		209,746	184
	Carus Employees Credit Union		429,942	482
	Utility Employees/LaSalle Service		897,718	560
	Westclox Employees		1,289,997	656
	CONCO Employees	Mendota	1,304,672	1,020
	Bakelite Ottawa Plastics	Ottawa	3,024,554	1,665
	Glass Workers		21,471,860	11,139
	LaSalle County Postal Credit Union		215,443	206
	LaSalle County School Employees		681,558	589
	Ottawa Hiway		966,175	666
	Tri-County		2,512,861	2,217
	Illinois Valley Credit Union	Peru	4,108,276	3,297
	Peru Municipal Credit Union		201,670	239
	Peru St Marys Parish Credit Union		254,250	330
	Tobler Transfer Credit Union		657,558	369
	Flink Employees Credit Union	Streator	32,250	61
	Knoedler Employees Credit		88,839	66
	Streator Community Savings and CU		3,054,320	1,694
Lawrence	WITCO Employees Credit Union	Lawrenceville	137,622	98
Lee	Dixon Teachers Credit Union	Dixon	299,375	356
	DSH Employees		178,674	413
Livingston	Fox Employees Credit Union	Dwight	259,496	396
	Pittsburgh International Employees	Fairbury	108,616	154
	Pontiac-Dwight Prison Employees	Pontiac	473,687	681
	Peabody-Myers Employees	Streator	365,801	389
Logan	Eaton Employees	Lincoln	674,672	625
	L & F Employees Credit Union		184,442	400
	Lincoln Area Electric Employees		191,968	157
	Logan County Public Employees		6,824,447	3,676
	Pierce Glass Lincoln Credit		63,390	147
McDonough	Western Illinois University	Macomb	1,758,359	1,894
McHenry	TM Employees Credit Union	Algonquin	120,534	355
	Oak Employees Credit Union	Crystal Lake	820,515	652
	Harvard Community Credit	Harvard	909,146	876
	Huntley Community Credit	Huntley	774,493	1,276
	Professional Assn/Clergy	Richmond	307,167	231
	Intermatic Credit Union	Spring Grove	826,765	796
McLean	Alton Route Employees	Bloomington	1,636,143	1,616
	Bloomington Municipal Employees CU		1,087,146	890
	Bloomington GE Employees Credit		2,115,117	1,683
	Bloomington Postal Employees		924,240	470
	Bloomington St Josephs		37,778	212
	Co-Op Credit Union		185,932	133
	Funk Seeds Employees Credit Union		889,304	862
	GTI Employees		3,875,442	3,013

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
McLean	McLean County Catholic	Bloomington	$ 36,105	78
	McLean Cty Educators Credit Union		724,932	940
	Pantagraph Printing/Stationery		232,093	250
	Purina Employees Credit Union		118,468	110
	United Methodist Minister		1,650,734	1,436
	Brokaw Hospital Employees CU	Normal	356,329	623
	I S U Credit Union		4,812,175	2,568
Macon	B/O Employees Credit Union	Decatur	477,937	319
	Cash-Acme Employees Credit Union		477,617	383
	Central Illinois Chapter		996,483	1,904
	Commodore		75,811	56
	Decatur ADM Credit Union		3,630,600	2,464
	Decatur Bell Credit Union		2,733,841	987
	Decatur Carpenters		80,700	284
	Decatur City Employees Credit Union		789,731	457
	Decatur Earthmover Credit Union		30,098,702	7,407
	Decatur Firemans		1,315,184	607
	Decatur Medical Dental Credit Union		1,925,243	2,040
	Decatur N/W Employees Credit Union		16,326,887	10,286
	Decatur Policemen Credit Union		531,224	231
	Decatur Postal Employees Credit Union		1,790,811	844
	Decatur Purity Baking Co		842,735	445
	Decatur St Marys Credit Union		2,054,877	1,561
	Decatur Stanolind Credit Union		3,069,510	1,333
	Glassworkers Works #14 Credit Union		418,944	432
	Grigoleit Employees Credit Union		438,464	240
	I B E W Local #146		240,741	415
	Illinois Media Association		1,067,396	942
	King Lar Employees		596,458	219
	Land of Lincoln Credit Union		9,270,273	4,592
	Marvel-York Credit Union		6,775,253	3,000
	Meyer Center Credit Union		390,287	416
	Mueller Co Employees Credit Union		7,609,273	2,436
	Neisler Credit Union		213,163	224
	St James		946,667	787
	Staley Employees Credit Union		19,049,974	6,401
	Third United Methodist Credit Union		297,312	236
	Tollys Employees Credit Union		763,881	368
	Wagner Castings Co Credit Union		3,226,807	1,271
Madison	ABBCO Credit Union	Alton	1,079,917	743
	Alt-Wood Chapter Credit Union		911,239	1,607
	Alton Bell Credit Union		1,591,443	739
	Alton Postal Credit Union		247,627	210
	Alton SH Employees Credit Union		551,218	538
	Electrogas Credit Union		761,892	389
	I B E W Local B-649		247,654	213
	Laclede Alton Works Employees		12,543,921	4,017
	BEA	Bethalto	408,176	280
	Electrical Workers	Collinsville	326,649	442
	Water Co Employees Credit Union		115,909	192
	Olin Employees Credit Union	East Alton	25,532,068	8,949
	MADCO	Edwardsville	166,889	487
	SWICSIU Credit Union		2,249,715	1,590
	GCAD Credit Union	Granite City	2,622,639	2,050
	Operating Engineers LC148		4,578,034	2,376
	Processors-Industrial		3,619,601	2,951

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Madison	School District 9 Credit Union	Granite City	$ 1,011,703	878
	St Elizabeths Parish Credit		484,618	509
	East Side Terminal	Madison	1,112,278	840
	Atlas	Wood River	2,423,334	1,494
	Wood River Hospital Credit Union		183,663	281
Marion	Illinois Central (St Louis Div)	Centralia	572,955	555
	Salem School System Credit	Salem	612,418	512
Massac	Allied Chem Metro Works Employees	Metropolis	795,432	611
	Electric Energy Inc Employees CU		990,952	755
Mercer	Health Professionals Credit Union	Aledo	128,031	272
	Mercer Cty School Employees CU		222,529	316
Montgomery	Hillsboro Community	Hillsboro	80,407	262
Morgan	Jacksonville Area State	Jacksonville	157,089	411
	PN		151,997	328
Ogle	North West Illinois Credit Union	Mt Morris	3,079,480	3,236
	Oregon Community Credit Union	Oregon	625,918	625
	Polo Community Credit Union	Polo	172,721	316
Peoria	Redbrand Credit Union	Bartonville	7,660,182	4,018
	Wayne Employees Credit Union		108,522	183
	Bemis Employees Credit Union	Peoria	498,779	502
	Bergner Associates		851,236	1,772
	Brass Foundry Co Employees Credit		74,872	107
	CILCO Credit Union		8,186,580	2,194
	Construction Equipment		357,175,197	97,730
	Kemba Peoria		4,827,070	1,920
	M/I Credit Union		230,718	134
	Midcentral		9,159,752	6,510
	Peoria Bell Credit Union		4,375,258	1,440
	Peoria City Employees Credit		1,904,770	1,377
	Peoria Cty School Employees CU		721,162	991
	Peoria Fire Fighters Credit Union		1,208,507	248
	Peoria Graphic Arts Credit Union		1,221,884	913
	Peoria Hiway Credit Union		520,411	422
	Peoria Journal Star Credit Union		1,124,488	888
	Peoria Postal Employees Credit Union		2,427,795	1,205
	Prairie Farms Dairy Employees CU		226,992	166
	Proctor Hospital Employees		420,749	751
	St Francis Hospital Employees		2,555,106	2,743
	St Patrick Catholic Credit Union		115,858	219
	State Employees/Central Illinois CU		384,697	478
	Surface Lines Employees		136,444	151
	Peoria Typographical Credit Union	Peoria Heights	96,494	86
Perry	Turco Employees Credit Union	DuQuoin	112,599	204
Piatt	Ting Credit Union/Illinois	Hammond	300,179	226
	Caldwell Credit Union	Monticello	51,950	83
	MEA		79,498	156
Pike	Illini Community Hospital Employees	Pittsfield	59,928	137
	King Employees Credit Union		61,609	85
Pulaski	Laborers' Local 773	Cairo	189,300	180
Putnam	Hennepin Steel Workers Credit	Hennepin	355,886	519
Randolph	Menard Credit Union	Menard	88,038	224
	Spartan Credit Union	Sparta	176,041	420
Rock Island	Chemox Credit Union	Cordova	180,492	350
	Deere Harvester	East Moline	33,059,320	8,892
	Foundry & Municipal Employees		9,255,142	2,747
	United Township Schools Credit Union		2,214,871	1,571

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Rock Island	Catholic Credit Union of Rock Island	Moline	$ 1,088,339	752
	Deere/Company Credit Union		34,833,565	13,380
	George Evans Employees Credit Union		52,447	90
	McLaughlin Employees		712,004	367
	Moline Fire Department Credit Union		4,972,434	1,850
	Moline Postal Employees		358,766	263
	Montgomery Employees Credit Union		3,078,594	2,032
	Plow/Planter Employees Credit Union		10,733,691	7,006
	School District 40 Employees		2,297,079	1,100
	Bituminous Employees Credit Union	Rock Island	932,543	809
	Employees Credit Union/Rock Island		1,009,029	504
	Farmall		57,382,008	13,331
	Gas and Electric		4,352,272	2,095
	IH Mississippi Valley		47,342,501	19,284
	J I Case Employees Credit Union		1,325,489	605
	Jaydon Employees Credit		1,191,841	665
	Reynolds Engineer Employees CU		165,342	140
	Rock Island Area Schools		217,799	311
	Rock Island Franciscan		1,138,588	1,324
	Rock Island Postal Employees		2,165,416	1,320
	Tri-Cities Bell Employees Credit Union		1,733,129	763
St Clair	Amalgamated 534 Credit Union	Belleville	1,698,735	848
	Belleville Comm Credit Union		1,190,401	815
	Belleville Natl Government Employees		228,609	236
	Catholic Credit Union/Belleville		4,159,933	3,010
	Southern Illinois Directors		1,598,583	1,270
	Ellen Credit Union	Caseyville	212,390	271
	Cerrobrass	East St Louis	859,252	750
	Chas Pfizer/Co Inc Employees		218,839	272
	Electropower Credit Union		477,430	379
	Illinois Central East St Louis		541,212	512
	Motor Coach Employees		1,646,542	1,027
	St Clair County Teachers		2,670,822	2,609
	C T Employees	Fairmont City	521,831	574
	Caseyville Township Comm Credit	Fairview Heights	267,406	282
	East St Louis Natl Gvmnt Employees		409,755	248
	Egyptian		342,719	419
	Arrow S Credit Union	Natl Stock Yard	947,503	570
	Stock Yards Employees		240,438	196
	St Agathas Consolidated	New Athens	250,106	459
	Monsanto Employees	Sauget	3,614,726	1,264
	Scott Credit Union	Scott AFB	55,668,915	25,487
Saline	Southeastern Electric Employees	Eldorado	1,197,169	398
	NYC Employees	Harrisburg	146,025	150
Sangamon	Chemical Employees Credit Union	Illiopolis	73,754	175
	Certified Credit Union	Springfield	32,467	43
	Franklin Life Employees Credit Union		1,327,016	1,169
	Hobbs Div Stewart-Warner		222,058	293
	I A S A Credit Union		1,068,586	657
	IBEW Local 193		287,588	182
	IFDA		661,716	122
	Illinois Education Assoc Credit		1,491,814	1,910
	Illinois State Employees Credit Union		1,485,559	3,636
	Imperial Credit Union		13,549	114
	IRSE Credit Union		1,880,555	911
	MMC Employees		677,107	1,416

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Sangamon	Pillsbury Employees	Springfield	$ 2,003,568	529
	Sangamo Chapter		3,827,397	1,496
	Sangamon County		208,417	414
	Sangamon County Schools		3,617,942	1,852
	Sangamon State University		62,091	129
	Springfield Bell Credit Union		5,505,055	2,069
	Springfield CILCO Credit		453,680	262
	Springfield City Employees		1,133,376	1,206
	Springfield Clinic Credit Union		531,745	255
	Springfield Fiat-Allis		1,678,366	1,539
	Springfield Firemen		622,550	216
	Springfield Postal Credit		2,784,908	1,315
	Springfield Prairie Farms Dairy		174,746	121
	Springfield Printers Credit		668,383	465
	Springfield Sacred Heart		18,728,428	9,799
	Stranco Credit Union		88,685	117
Scott	RELCO Credit Union	Winchester	220,732	160
Stephenson	Blackhawk Area	Freeport	6,397,591	2,886
	Freeport City Employees Credit Union		104,891	166
	Freeport Journal Standard		69,306	60
	Freeport Postal Employees Credit Union		49,509	67
	Micro Switch Employees Credit Union		13,783,741	5,394
	Modern Plating Employees		198,148	140
	Rawleigh Employees Credit		60,283	70
	Stephenson County Schools		629,105	471
Tazewell	Cerelose Credit Union	Pekin	2,719,903	1,559
	Quaker Oats Employees Credit Union		120,585	105
	Tazewell Co Gvmnt Employees Credit		464,589	264
	Tazewell County School Employees		3,189,015	1,814
Union	Ash Employees Credit Union	Anna	755,468	696
Vermilion	Chuckles Credit Union	Danville	606,363	327
	Commercial News		389,303	378
	Conron Employees Credit Union		96,052	120
	Danville Bell Credit Union		1,584,037	671
	Danville Consolidated		2,057,625	968
	Danville Holy Family		602,993	557
	Danville Post Office Employees		206,817	173
	Hyster Danville Employees		2,189,508	1,738
	Industrial Gloves Employees CU		209,602	147
	Interstate Publishers Employees		413,323	401
	L/N and C/EI Credit Union		1,138,632	439
	Lakeview Medical Center		2,474,416	1,541
	Lauhoff Employees Credit		2,875,377	996
	Local 1271 Credit Union		510,331	724
	Lyons NYC		174,453	234
	Midwest GE Employees		5,093,264	3,361
	Tee Pak Credit Union		4,168,164	1,656
	VA		9,996,491	3,528
	Vermilion County Chapter Credit Union		5,694,417	7,023
	579		4,306,696	2,770
	Grant & Ross Township Comm Credit	Hoopeston	19,584,242	8,758
	Joan of Arc Credit Union		340,638	352
Wabash	Snap-On Credit Union	Mt Carmel	2,297,702	1,743
Warren	Teachers CU of Warren County	Monmouth	226,372	336
Whiteside	Community General Hospital	Sterling	101,874	206
	Lawrence Brothers Employees CU		445,670	342

Illinois Chartered Credit Unions (Continued)

County	Credit Union	City	Assets	Members
Whiteside	School Employees Credit Union	Sterling	$ 4,710,397	1,759
	Steelworkers		3,831,294	3,463
Will	Joliet-St Anne Credit Union	Crest Hill	384,178	360
	AJE Credit Union	Joliet	1,128,535	495
	Central Credit Union/Will County		5,125,673	4,124
	Earthmover Joliet		13,328,129	6,030
	EJ/E Central Credit Union		5,226,809	1,555
	Joliet District Credit Union		5,210,591	1,532
	Joliet Firefighters Credit Union		647,034	331
	Joliet Herald-News Employees		586,038	489
	Joliet Prairie Employees Credit Union		320,403	181
	Mt Carmel		87,551	333
	Olin Employees Credit Union/Joliet		4,662,456	1,277
	Will County Schools Credit Union		2,022,559	1,633
	Romeoville Comm Credit Union	Romeoville	1,934,155	947
Williamson	D-B Employees	Herrin	123,565	197
	Norge Herrin		2,258,896	2,035
	Southern Illinois Schools		7,142,074	3,643
	Marion Memorial Hospital	Marion	155,397	338
	Marion VA Hospital Credit Union		327,933	307
	Williamson County Catholic		320,008	382
Winnebago	Atwood	Rockford	2,085,218	1,309
	Barnes Drill Employees Credit Union		529,263	346
	Behr Employees Credit Union		70,590	75
	Diamond R Credit Union		223,274	278
	ELCO Employees Credit Union		2,427,226	1,072
	Greenlee		3,852,549	2,080
	Gunite Employees Credit Union		1,367,292	479
	H O Perlee Credit Union		1,027,180	780
	Ingersoll		139,612	303
	J L C Employees Credit Union		4,165,526	1,489
	Muellers-Pinehurst		360,996	270
	MUJ		1,333,256	540
	National Lock Employees		1,490,460	1,425
	Nihan/Martin Employees Credit Union		29,009	25
	Northern Illinois Credit Union		12,026,490	11,966
	Quaker Employees		292,587	287
	Rock-Winn Credit Union		451,348	834
	Rockford Bell Credit Union		4,527,281	1,909
	Rockford Clutch Credit Union		1,318,572	754
	Rockford Municipal Employees		1,427,193	1,086
	Rockford Newspapers Credit Union		80,250	143
	Rockford Postal Employees		2,682,742	1,530
	Sundstrand Credit Union		17,936,765	9,573
	W A Whitney Employees Credit Union		357,071	260
	W F/John Barnes Employees CU		386,300	324
	Winnebago County Schools CU		2,794,427	2,927
	Besly Welles Employees Credit Union	South Beloit	972,250	582
	Gardner Credit Union		508,130	506
	Warner Employees Credit Union		2,870,188	2,393
Woodford	Metamora St Marys Parish	Metamora	471,777	491



DFI

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Background

Currency Exchanges provide important and vital financial services to Illinois residents who otherwise would not have access to these services. The major responsibility of the Currency Exchange Division is to ensure that these services are delivered to the public in the most efficient manner possible and that they are provided with all of the safeties and protections intended by State law. To ensure this, the General Assembly enacted into law the Currency Exchange Act, Illinois Revised Statutes, Chapter 17 Paragraph 4801. Under the provisions of this Act the Currency Exchange Division licenses and regulates the currency exchange industry.

Currency Exchanges have been a part of the Illinois scene since the 1930's. Originally coming into being as a result of community bank failures during the depression years, the industry has matured and diversified to the extent that today, in 1984, it has become an important part of a number of Statewide service delivery systems as it continues to make important contributions toward the overall economy of the State of Illinois.

Currency Exchange services are offered to consumers through two types of currency exchanges, the ambulatory exchange and the community exchange.

Ambulatory Currency Exchanges are check-cashing companies that are licensed to cash payroll checks for employees on the premises of their employers at Department-approved locations. These check-cashing services are provided from a central location, person-to-person or an armored truck parked on the premises of the employer. As of June 30, 1984, 552 ambulatory currency exchanges were operating in Illinois. Of these, 534 are located in Cook County, 15 are located in DuPage County, 2 are located in Lake County and 1 is located in Will County.

Community Currency Exchanges are most often store front businesses that provide a variety of financial and financially-related services to consumers. Included in these services are check cashing, sales of money orders, processing of motor vehicle and title registration forms, acting as agents for photofinishing companies, for bill payments for utilities and telephone, and sale of postage stamps, bail bond cards and tokens for public transportation systems. Additionally, community currency exchanges serve as distribution centers for the majority of State of Illinois Public Aid checks and food stamps from the United States Federal Food Stamp Program. As of June 30, 1984, 618 community currency exchanges were operating in Illinois. The following list is a breakdown by counties:

Champaign	1
Cook	566
DuPage	12
Jackson	1
Kane	3
Kankakee	3
Lake	6
LaSalle	1
Macon	3
Madison	2
McHenry	2
Rock Island	3
Peoria	1
St. Clair	1
Sangamon	2
Will	8
Winnebago	3

Legislation passed in October 1977, gave the Department of Financial Institutions the authority to set maximum rates for the cashing of checks and the writing of money orders in currency exchanges. The following year additional legislation was enacted that set the guidelines on how this was to be accomplished. This process was completed in 1980 and on January 1, 1981 the first State regulated rates became effective. These rates, which have not been changed since the effective date, are 1.1% plus $.75 for checkcashing and 1.0% plus $.75 for money orders.

Currency Exchange Division Operations

Personnel

Supervisor	1
Assistant Supervisor	1
Review Examiner	1
Chief Investigator	1
Field Examiners	7
Clerical	2

The regulatory responsibilities of the Currency Exchange Division are varied. State law mandates that every community and ambulatory currency exchange is to be examined and inspected annually. Field examiners conduct the examinations of community currency exchanges on a surprise basis at the actual location of the community exchange. Those found to be in serious violation of the Currency Exchange Act and/or the Rules and Regulations of the Department, among other things, are subject to reexamination to ensure that compliance has been achieved. During FY 84, 704 of these types of examinations were conducted on Illinois Community Currency Exchanges.

The Chief Investigator conducts ambulatory currency exchange inspections. Inspections are conducted on a surprise basis, at the locations of the employer at the time and on the day that the checkcashers are licensed to provide the service. During FY 84, 530 ambulatory currency exchange inspections were conducted.

Examinations are also performed on currency exchanges that are sold. This is done to ensure that the financial position of the exchange remains sound and that provisions are made to protect the money order float, which is considered public funds.

All applications for new community currency exchange licenses or ambulatory licenses are reviewed and investigated by the Currency Exchange Division. Applications for Change of Location, Change of Name, Stock transfers and Officer Approvals are also investigated by the Division. Division management is continually taking steps to improve and expand the review and investigation process to ensure each application is handled as thoroughly and fairly as possible. Files kept on these applications are better documented than they have been at any time in the past.

Division management also advises the Director on liquidations, which are Community Currency Exchanges that have gone out of business; receiverships, which are community currency exchanges under supervision of a Receiver appointed by the Director, and all currency exchange related litigation.

Division staff deal with a wide range of currency exchange related consumer complaints. Whether it is an allegation of being short-changed, a problem concerning rates being charged or a lost money order, each complaint is hopefully worked through to the satisfaction of the consumer. Part of the success for this can be attributed to the positive relationship the Division has worked toward establishing with the Currency Exchange industry to ensure that the needs of the public are adequately served.

Highlights

- In January, 1983 thirty-three Illinois community currency exchanges were put into administrative receivership by the Director. These currency exchanges subsequently went into Chapter 11 Bankruptcy, as a result of the former owner petitioning Federal Bankruptcy Court. It is and has been the State's position that currency exchanges are exempt from going into bankruptcy and the Attorney General's office representing DFI is litigating the matter. Despite the litigation, auctions were held in December of 1983 and February of 1984 to sell the assets of the 33 exchanges. At the end of FY 84, thirteen of the currency exchanges were being operated by the new owners. Unlike in other currency exchange sales however, where the float (money order liability) is assumed by the new owner, the Department will maintain the floats for these 33 stores. This action was taken to insure that public funds being held by these currency exchanges will be protected as mandated by State law. At the conclusion of FY 84 over $400,000 was deposited in 13 separate bank accounts under the Director's name. Additionally, the Division Supervisor is working with the legal counsel of the Federal House Judiciary Committee to put together a bill, which if sponsored and passed, exempts eligibility for Illinois community currency exchanges to be debtors under Chapter 11 Bankruptcy.
- In September 1983, Governor Thompson signed into law Senate Bill 1115. This bill amended the Illinois Currency Exchange Act to declare that the licensure of community currency exchanges should be limited in accordance with the needs of the community. The bill also authorized the Director of the Department of Financial Institutions to assess the impact of a new community currency exchange on the financial stability of existing exchanges in determining licensure.
- On October 17, 1983 Governor Thompson appointed two new members to the Currency Exchange Board of Advisors. The new members are Mr. John F. Leon who resides at 1811 N. Tripp, Chicago, Illinois. Mr. Leon is a former State Representative. He will represent the Public Sector. The other appointee is David L. Schiavone who resides at 750 Clinton Avenue, River Forest, Illinois. Mr. Schiavone is an attorney and will also represent the Public Sector.
- In FY 1984 two pieces of legislation passed which affect the Currency Exchange Industry:
    - Changing the Act to read from "shall" to "may" for annual inspections conducted by DFI on ambulatory currency exchanges.
    - Detailing the Receivership section of the Act to prioritize claimants for the assets of a currency exchange under Administrative Receivership.

- A new record retention system for Division records was developed and made operational.
- The three sets of Currency Exchange's Rules and Regulations have been revised, consolidated and streamlined. They are currently in publication for comments and corrections. It is expected the new set will go out to licensees by September 1984.
- The Currency Exchange Division finished FY 84 with a 27.5% increase in general revenues, a 15% increase in exams conducted and a 45% increase in fines collected. Additionally, Division examiners collected nearly one-half million dollars in Unclaimed Property for the State.
- A record number of community currency exchange license application transactions were received by the Division in FY84. The total number of transactions, 182, represents a 76% increase from the transactions received during FY 83.
- In late June the Director placed two currency exchanges under Administrative Receivership. Appointed as Receiver was an owner/operator from the industry. This is the first time under this Director that an individual from the industry has had this responsibility.

Currency Exchanges in Liquidation

The following currency exchanges have gone out of business. The funds to cover their outstanding money orders are maintained in a bank account under the Director's jurisdiction. The account must remain open for a minimum of two years from the date of the exchange's closing. After two years, the bank account is closed and the balance turned over to the Unclaimed Property Division.

Diversey Broadway
Lake LaSalle
Tinley Park
82nd & Ellis
#8 Check Agency
Milwaukee Central Park
Belmont Central
11th & Bond

Currency Exchanges in Receivership

A currency exchange is placed in receivership when it is determined by the Director to be insolvent. The Receiver is to oversee the operation of the currency exchange, handle all outstanding debts, and make a determination whether or not the currency exchange should be liquidated or returned to the former owner. The following currency exchanges are currently in Receivership:

Halsted Archer
Racine & 47th
31st & Archer

Currency Exchanges Under Disputed Chapter 11 Bankruptcy

In January 1983, thirty-three currency exchange corporations were placed under Administrative Receivership by the Director. The owner subsequently declared Chapter 11 Bankruptcy for these corporations. At the end of the fiscal year, twenty currency exchanges remained under the jurisdiction of a court appointed Federal Bankruptcy Trustee.

Madison Damen
85th & Burley
79th & Exchange
59th & Halsted
43rd & Cottage Grove
Milwaukee Ogden
Chicago Clark
Lake Marion
Madison Oak Park
Roosevelt Damen
51st & Ashland
Cicero Armitage
Division Damen
Cicero Chicago
51st & Ashland
Ogden Kedzie
Lake Pulaski
Madison California
Roosevelt Austin
Belmont Kimball

Currency Exchanges Sold From Disputed Chapter 11 Bankruptcy

Although the matter is still being litigated the following currency exchanges under the contested Chapter 11 Bankruptcy had their closings. The funds to cover their floats (outstanding Money Order liabilities) are being maintained in separate bank accounts under the Director's name.

Former Name of Currency Exchange and Address	Sale Date	Float Amount on Sale Date
1. Jackson Homan C.E. Inc. 3355 W. Jackson/Chicago	5-12-84	$24,499.97
2. North-Halsted C.E. Ltd. 1599 N. Clybourn Avenue/Chicago	5-16-84	9,086.39
3. Chicago Central C.E. Ltd. 5533 W. Chicago Avenue/Chicago	5-19-84	26,389.61
4. Brementowne C.E. Ltd. 6817 W. 159th Street/Tinley Park	5-23-84	17,000.41
5. Central Division C.E. Inc. 5600 W. Division Street/Chicago	5-30-84	24,725.84
6. Broadway Lawrence C.E. Inc. 1115 W. Lawrence Avenue/Chicago	6-02-84	51,231.77
7. Ashland Grand C.E. Inc. 504 N Ashland/Chicago	6-06-84	20,161.68
8. Laramie Lake C.E. Inc. 5157 W. Lake/Chicago	6-06-84	25,655.65
9. Kedzie Carroll C.E. Inc. 345 N. Kedzie/Chicago	6-09-84	12,209.13
10. Pulaski Jackson C.E. Inc. 3952 W. Jackson/Chicago	6-13-84	41,593.59
11. Zenith C.E. Inc. 1938 W. North Avenue/Chicago	6-20-84	56,502.22
12. 147th & Loomis C.E. Ltd. 71 E. 147th Street/Harvey	6-23-84	17,659.19
13. 69th & Ashland C.E. Inc. 6858 S. Ashland Avenue/Chicago	6-28-84	91,454.06

Currency Exchanges Sold Out of Bankruptcy
Money Order Activity Summary For Money Order Liability
Taken Over By Department of Financial Institutions

Name of Currency Exchange	Total Monies Deposited	Total Monies Cleared As of 6-29-84	Percentage of Monies Cleared	Total Number of Items In Account	Total Number of Items Cleared As of 6-29-84	Percentage of Items Cleared	Balance As of 6-29-84
Ashland & Grand Currency Exchange	$ 20,161.68	$ 15,059.44	75%	297	198	67%	$ 5,102.24
Brementowne	17,000.41	15,061.77	89%	287	220	77%	1,938.64
Broadway Lawrence	51,231.77	40,644.84	79%	760	516	68%	10,586.93
Chicago Central	26,389.61	23,109.80	88%	451	352	78%	3,279.81
Central Division	24,275.84	22,035.77	91%	358	315	88%	2,290.07
Jackson-Homan	24,499.97	22,111.87	90%	442	370	84%	2,388.10
Kedzie Carroll	12,209.13	10,339.62	85%	221	161	73%	1,809.51
Laramie Lake	25,655.65	23,097.41	90%	388	313	88%	2,558.24
North Halsted	9,086.39	7,836.19	86%	207	161	78%	1,258.56
147th & Loomis	17,659.19	12,076.88	68%	321	171	53%	5,582.31
Pulaski & Jackson	41,593.59	34,263.70	82%	766	557	73%	7,329.89
69th & Ashland	91,454.06	43,538.66	48%	1,140	457	40%	47,916.15
Zenith	56,502.22	29,109.67	52%	804	356	44%	27,392.55
Totals	$417,719.51	$298,285.62	79%	6,442	4,147	70%	$119,433.00

Consumer Complaints

One of the most important and primary jobs of the Currency Exchange Division is the handling of consumer complaints. The Chief Investigator works with the consumer and the currency exchange to help bring resolution to the complaint. If the complaint is of a non-regulatory nature the consumer is directed to the appropriate Department or Agency that can assist. During FY 84 the Currency Exchange Division handled 128 consumer complaints. Of this number approximately 60% concerned money order problems, 15% license problems, 10% poor employee attitudes, 10% utility bill problems and 5% miscellaneous complaints.

	FY 84	FY 83
JULY	6	6
AUGUST	9	13
SEPTEMBER	11	7
OCTOBER	7	7
NOVEMBER	5	8
DECEMBER	3	15
JANUARY	10	5
FEBRUARY	10	8
MARCH	17	10
APRIL	20	16
MAY	19	14
JUNE	11	10
TOTAL	128	119

Total Revenue Received

Revenue generated by the Currency Exchange Division is collected through examination fees, license fees, inspection fees, application fees and fines. The following is a monthly breakdown of these revenues.

	FY 84	FY 83
JULY	$ 8,687.00	$ 8,774.00
AUGUST	11,655.00	1,060.00
SEPTEMBER	9,572.00	15,035.00
OCTOBER	11,571.00	9,474.00
NOVEMBER	76,557.00	84,773.00
DECEMBER	26,322.00	7,761.00
JANUARY	15,187.00	8,250.00
FEBRUARY	11,875.00	7,623.00
MARCH	16,182.00	11,000.00
APRIL	15,925.00	6,950.00
MAY	17,270.00	12,268.00
JUNE	16,547.00	13,150.00
TOTAL	$237,350.00	$186,118.00

Total Revenue By Category

	FY 84	FY 83
COMMUNITY		
Examination Fees	$112,575.00	$ 82,275.00
License Fees	67,450.00	64,050.00
Fines	20,200.00	13,800.00
Investigation Fees	13,900.00	7,500.00
AMBULATORY		
License Fees	15,157.00	16,777.00
Inspection Fees	3,825.00	*
Miscellaneous Fees	4,243.00	1,716.00
TOTAL	$237,350.00	$186,118.00

* Included with Community Examination Fees

Fines Received

Section 15 of the Currency Exchange Act provides that the Director may fine a licensee for violations of the Act. The majority of the violations resulted from the currency exchanges not having a minimum $5,000 cash position as required by the Act.

The following is a monthly breakdown of these fines.

	FY 84	FY 83
JULY	$ 1,500.00	$ 0
AUGUST	5,950.00	0
SEPTEMBER	200.00	2,050.00
OCTOBER	500.00	950.00
NOVEMBER	1,800.00	3,750.00
DECEMBER	1,000.00	0
JANUARY	3,000.00	300.00
FEBRUARY	500.00	800.00
MARCH	1,100.00	1,650.00
APRIL	3,650.00	700.00
MAY	1,000.00	3,300.00
JUNE	0	300.00
TOTAL	$20,200.00	$13,800.00

Unclaimed Property Collected By the Currency Exchange Division

The following monies represent unclaimed money orders over seven years old remitted by currency exchanges as a result of examinations conducted by the Currency Exchange staff. These funds are turned over to the Department's Unclaimed Property Division and held by the State in perpetuity until the owner or heir comes forward.

	FY 84	FY 83
JULY	$ 39,665.00	$ 26,024.00
AUGUST	30,929.00	23,823.00
SEPTEMBER	35,363.00	11,234.00
OCTOBER	17,003.00	9,574.00
NOVEMBER	47,305.00	15,496.00
DECEMBER	8,791.00	44,460.00
JANUARY	32,797.00	38,786.00
FEBRUARY	42,312.00	40,965.00
MARCH	42,760.00	80,541.00
APRIL	47,240.00	44,583.00
MAY	70,761.00	59,645.00
JUNE	60,174.00	41,651.00
TOTAL	$475,100.00	$436,782.00

Community Currency Exchanges Examinations Completed

Working with a staff of seven field examiners, the Currency Exchange Division conducted 704 examinations during FY 84 which included statutory examinations, sales, liquidations, consolidations and reexaminations of impaired currency exchanges.

	FY 84	FY 83
JULY	29	41
AUGUST	47	43
SEPTEMBER	50	42
OCTOBER	41	55
NOVEMBER	58	42
DECEMBER	58	50
JANUARY	50	73
* FEBRUARY	111	31
MARCH	63	63
APRIL	54	59
MAY	77	57
JUNE	66	57
TOTAL	704	613

* Includes 33 community currency exchanges under disputed Chapter 11 Bankruptcy.

Community Currency Exchange Application Transactions

During the course of the year the Division processed applications for new community currency exchanges, change of locations, name changes, stock sales, partnerships etc. Fiscal Year 1984 represented a record year for applications submitted up 76.7% from Fiscal Year 1983.

	New		Sales		Change of Locations		Name Changes/Incorporations/ Stock Sales/Partnerships/Other		Total	
	FY 84	FY 83	FY 84	FY 83	FY 84	FY 83	FY 84	FY 83	FY 84	FY 83
JULY	3	2	7	6	3	4	1	1	14	13
AUGUST	1	2	2	1	3	5	0	0	6	8
SEPTEMBER	4	1	0	3	2	2	10	2	16	8
OCTOBER	5	3	5	3	5	1	1	0	16	7
NOVEMBER	3	2	1	1	4	2	3	0	11	5
DECEMBER	0	1	12	3	2	2	2	3	16	9
JANUARY	1	1	7	4	0	3	1	5	9	13
FEBRUARY	2	6	9	11	3	2	5	0	19	19
MARCH	2	4	18	2	3	0	7	1	30	7
APRIL	2	0	4	0	2	0	5	1	13	1
MAY	2	3	9	5	5	2	0	0	16	10
JUNE	2	1	7	2	3	0	4	0	16	3
TOTAL	27	26	81	41	35	23	39	13	182	103

Community Currency Exchange Applications — Approved*

During the course of FY 84 the Department approved 143 of the 182 applications submitted for new community currency exchanges, change of locations, name changes, stock sales, partnerships etc. This represents an increase in approval of 53.8% over that of last year.

	New		Sales		Change of Locations		Name Changes/Incorporations/ Stock Sales/Partnerships/Other		Total	
	FY 84	FY 83	FY 84	FY 83	FY 84	FY 83	FY 84	FY 83	FY 84	FY 83
JULY	0	0	4	6	1	2	0	1	5	9
AUGUST	4	0	5	1	1	1	2	2	12	4
SEPTEMBER	0	3	0	5	4	4	0	1	4	13
OCTOBER	0	0	4	0	3	4	2	0	9	4
NOVEMBER	4	1	2	9	3	5	10	0	19	15
DECEMBER	2	2	8	1	3	0	1	0	14	3
JANUARY	2	0	2	1	3	0	0	0	7	1
FEBRUARY	0	0	6	2	1	2	1	0	8	4
MARCH	0	4	6	7	1	5	5	4	12	20
APRIL	1	2	10	1	1	0	7	2	19	5
MAY	4	3	11	6	2	1	2	4	19	14
JUNE	0	0	5	1	4	0	6	0	15	1
TOTAL	17	15	63	40	27	24	36	14	143	93

* Does not correspond to number of applications submitted in particular month. May include approvals of applications submitted in previous months.

New Community Currency Exchange Licenses Issued FY 84

Four licenses were issued this Fiscal Year to open new community currency exchanges at specific locations in suburban Cook County and Winnebago County. No licenses were issued to open new currency exchange businesses in Chicago proper.

Matteson Currency Exchange Inc.
196 Towncenter
Matteson, Illinois 60443

Berwyn Plaza Currency Exchange Inc.
6917 West Ogden Avenue
Berwyn, Illinois 60402

West State Currency Exchange Inc.
1455 West State Street
Rockford, Illinois 61107

Lincolnway Currency Exchange Inc.
403 West Lincoln Highway
Chicago Heights, Illinois 60411

Community Currency Exchange Industry
Activity Income

	September 1983 Based on 577 * Community Currency Exchanges	Percent of Income	September 1982 Based on 600 * Community Currency Exchanges	Percent of Income
CHECK CASHING FEES	$44,060,172	68%	$44,008,949	69%
MONEY ORDER FEES	8,077,657	13%	7,383,984	11%
LICENSE FEES	6,728,490	10%	6,488,845	10%
UTILITIES FEES	1,823,451	3%	2,021,179	3%
OTHER INCOME	3,750,582	6%	4,253,227	7%
TOTAL FEES	$66,440,352	100%	$64,156,184	100%

* Figures are taken from the last two annual reports filed with the Department.

Ambulatory Inspections

Section 16 of the Currency Exchange Act requires mandatory inspections of all licensed ambulatory currency exchanges. * An inspection involves the Division Investigator being present on the premises of the employer at the time the check cashing is to take place in order to ensure that the service rendered is in accordance with the Rules and Regulations of the Department.

	FY 84	FY 83
JULY	0	6
AUGUST	0	6
SEPTEMBER	0	0
OCTOBER	65	0
NOVEMBER	29	0
DECEMBER	77	0
JANUARY	66	23
FEBRUARY	107	42
MARCH	107	121
APRIL	39	128
MAY	33	94
JUNE	7	142
TOTAL	530	562

* Based on number of licenses in effect at beginning of respective Fiscal Year minus licenses turned in for discontinued service.

Ambulatory Currency Exchange Applications — Submitted/Approved

During the course of FY 84 the Currency Exchange Division approved a total of 64 applications for ambulatory currency exchange locations. This represents a decrease of 23% over that of FY 83. This decrease may be attributed to the lower number of applications submitted to the Department during FY 84. Of the 67 submitted in FY 84 however, 96% were approved.

	Submitted		Approved *	
	FY 84	FY 83	FY 84	FY 83
JULY	5	7	10	3
AUGUST	7	4	4	8
SEPTEMBER	8	2	9	3
OCTOBER	7	5	4	2
NOVEMBER	5	2	6	5
DECEMBER	8	17	8	11
JANUARY	5	10	4	3
FEBRUARY	4	10	5	6
MARCH	8	13	1	15
APRIL	2	8	6	10
MAY	3	13	4	9
JUNE	5	12	3	8
TOTAL	67	103	64	83

* Does not correspond to number of applications submitted in particular month. May include approvals of applications submitted in previous months.

Comparison of Licenses Issued By Month For Ambulatory Currency Exchanges

The Currency Exchange Division processed applications for new Ambulatory Currency Exchanges. Each application is nvestigated by the Department and if the criteria under Section 4.3 of the Currency Exchange Act is satisfied, a license is issued. The following is a list, by month, of ambulatory licenses issued for FY 83 and FY 84. The larger number of issuances during FY 83 may be attributed to more application submissions during that year.

	FY 84	FY 83
JULY	10	3
AUGUST	4	8
SEPTEMBER	9	3
OCTOBER	4	2
NOVEMBER	6	5
DECEMBER	8	11
JANUARY	4	3
FEBRUARY	5	6
MARCH	1	15
APRIL	6	9
MAY	4	6
JUNE	3	8
TOTAL	64	79

New Ambulatory Currency Exchange Licenses Issued FY 84

Although 64 new ambulatory currency exchange licenses were issued in FY 84, the total number of ambulatory licenses active at the end of FY 84 was 552 as compared to 569 licenses at the beginning of FY 84. This decrease may be attributed to the ambulatory licensee discontinuing service at a number of licensed locations.

Name	Address	City
Werner Printing Co.	565 W. Randolph	Chicago
Associated Mills Inc.	3939 W. 43rd Street	Chicago
Ajax Adhesives	1314 W. 21st Street	Chicago
International Converter Corp.	1740 N. Marshfield Street	Chicago
The Rylander Co.	111 N. Canal Street	Chicago
March Mfg. Co.	1819 Pickwick Avenue	Glenview
Vogel & Peterson	Rt. #83 & Madison	Elmhurst
Olmarc Packaging	275 Northfield Road	Northfield
Ludlow Specialty Papers	11234 S. Forrestville	Chicago
Johnson Fire Proof Door Co.	10500 W. Lunt Avenue	Rosemont
Gold Eagle Co.	4400 S. Kildare	Chicago
Hughes Optical Products Inc.	7100 McCormick Road	Chicago
Middleby Marshall Oven Company	7425 Croname	Niles
Stockyards Packing Company Inc.	340 N. Oakley Avenue	Chicago
Montgomery Wards Ins.	200 Martingale Road	Schaumburg
Heads & Threads Co.	2727 Shermer Road	Northbrook
Lord Label & Mfg. Co.	2850 Irving Park Road	Chicago
Humphreys Leather	4420 S. Wolcott	Chicago
Humphreys Leather Goods	1301 W. 35th Street	Chicago
Rapid Mounting & Finishing Co.	4300 W. 47th Street	Chicago
Platers Polishing Co. Inc.	4309 W. Lake Street	Chicago
Emerson Electric	1750 N. Springfield Avenue	Chicago
Hellstrom Corp.	9400 W. Belmont Avenue	Franklin Park
A. W. Zengeler Cleaners Inc.	550 Dundee Road	Northbrook
Precision Machined Components Inc.	6635 W. Irving Park Road	Chicago
Orleans Company	820 N. Orleans	Chicago
Associated Mills Inc.	1020 W. Adams Street	Chicago
National Lamination Corp.	555 Santa Rosa	DesPlaines
Pharmacy Ellegant Paper Box Co. Inc.	2762 N. Clybourn Avenue	Chicago
Food Products Co.	2550 N. Clybourn	Chicago

Name	Address	City
Conex Div. of I.T.W.	1901 S. Mt. Prospect Road	DesPlaines
Alkco Mfg. Co.	11056 W. Addison	Franklin Park
Transit Mgt. of West Towns Inc.	259 W. Lake Street	Oak Park
Chicago Cold Storage	1526 S. State Street	Chicago
South Chicago Community Hospital	2320 E. 93rd Street	Chicago
Metpath Inc.	1300 E. Touhy	DesPlaines
Lawndale Enterprises Inc.	4301 S. Ashland	Chicago
Michigan Terrace Nursing Home	3405 S. Michigan Avenue	Chicago
Carson International – O'Hare	P.O. Box 66048	Chicago
Sorg Printing Co. of Illinois	650 W. Washington	Chicago
Hughes Optical Products Inc.	2000 S. Wolf Road	DesPlaines
Dynascan Corp.	6460 W. Cortland	Chicago
Bissell Laundry	2412 S. Indiana	Chicago
Martin Glass Dist.	4161 S. Morgan	Chicago
General Electric Co.	6045 S. Nottingham	Chicago
Wrap-On Company Inc.	5550 W. 70th Place	Chicago
Lypo-Med Inc.	2020 Ruby Street	Melrose Park
Anderson-Snow Corp.	9225 Ivanhoe Street	Schiller Park
Robinson Bus Service Inc.	4617 W. Division Street	Chicago
Eastern Air Lines	800 Commerce Drive	Oak Brook
Knickerbocker	1609 N. Wolcott	Chicago
American Distribution Center	7609 Industrial Drive	Forest Park
L. B. Wood Specialties Corp.	11000 Seymour	Franklin Park
National Can Corp.	2500 Lively Blvd.	Elk Grove Village
The Bradford Exchange Inc.	8222 N. Lehigh Avenue	Morton Grove
Tanko Screw Products Corp.	9244 S. Stony Island Avenue	Chicago
Niagara Envelope Co.	2001 Arthur Avenue	Elk Grove
Swift & Company	1919 Swift Drive	Oak Brook
Masterwork Inc.	4011 N. Ravenswood	Chicago
Sound Video Unlimited	7000 Austin Avenue	Niles
Inglot Electronics	4878 N. Elston Avenue	Chicago
Duray Flourescent Mfg. Co.	2050 W. Balmoral	Chicago
Hinsdale Hospital	120 N. Oak Street	Hinsdale

Governor's Board of Currency Exchange Advisors

Statutory Requirements	Name	County	Appointed	Term Expires
Industry	Michael P. Guthrie 2945 Alexander Grant Flossmoor, IL 60422	Cook	2-4-82	1-21-85
Public	Miriam F. Miquelon 6171 N. Sheridan, Apt. 1811 Chicago, IL 60660	Cook	2-4-82	1-21-85
Public	Irene Norwood 4834 West Fulton Chicago, IL 60644	Cook	2-4-82	1-21-85
Industry	Mel Jon Thillens 1812 Linden Park Ridge, IL 60068	Cook	11-10-81	1-21-85
Industry	Emmett McMorrow 6811 N. Waukesha Avenue Chicago, IL 60646	Cook	2-20-79	1-17-87
Public	John F. Leon 1811 N. Tripp Chicago, IL 60639	Cook	10-17-83	1-17-87
Public	David L. Schiavone 750 Clinton Avenue River Forest, IL 60305	Cook	10-17-83	1-17-87

CURRENCY EXCHANGES

CITY	NAME	ZIP CODE
	Champaign County	
Champaign	Illini Currency Exchange Inc 607 E Green St	61820
	Cook County	
Alsip	Alsip Curr Exch 11638-B S Pulaski Road	60658
Arlington Hts	Arlington Hts Curr Exch Ltd 6 W Campbell St	60005
Bellwood	St Charles Rd Curr Exch Inc 2801 W St Charles Rd	60104
Berwyn	Berwyn Plaza Curr Exch Inc 6917 W Ogden Ave	60402
	Cermak Plaza Curr Exch Inc 7183 Cermak Plaza	60402
	Cermak Lombard Curr Exch Inc 6232 W Cermak Rd	60402
Blue Island	Blue Island Curr Exch Inc 2408 W Vermont St	60406
Bridgeview	Southfield Curr Exch 8713 S Harlem	60455
Broadview	Broadview Curr Exch Inc 1722 W Roosevelt	60153
Brookfield	Brookfield Curr Exch Inc 9449 W Ogden	60513
Buffalo Grove	Buffalo Grove Curr Exch Inc 1405 W Dundee Rd	60090
Burbank	Garden Gate Curr Exch 7911 S Narragansett Ave	60459
	State Road Curr Exch 6322 W 87th St	60459
Calumet City	Calumet City Curr Exch Inc 243 Pulaski Rd	60409
	Smiling Plaza Curr Exch Inc 1674 Dolton Rd	60409
Calumet Park	Calumet Park Curr Exch Inc 1431 W 127th St	60643
Chicago	#4 H G F Inc 3932 S Wentworth Ave	60609
	#1 Layton Curr Exch Inc 432 E 47th St	60653
	#1 Ogden Hill Curr Exch Inc 6252 S Ashland	60636

CITY	NAME	ZIP CODE
	Cook County	
Chicago	#10 Check Agencies Inc 6250 S King Dr	60637
	#12 Check Agencies Inc 600 S Pulaski Rd	60624
	#2 H G F Inc 301 W 47th St	60609
	#2 Layton Curr Exch Inc 625 E 67th St	60637
	#2 Ogden Hill Curr Exch Inc 2406 W 47th St	60632
	#3 H G F Inc 1954 W Lake St	60612
	#30 Check Agencies Inc 201 E 71st St	60619
	#42 Check Agencies Inc 3481 S King Dr	60616
	#44 Check Agencies Inc 2913 S Vernon	60616
	#5 H G F Inc 3444 W Ogden	60623
	#6 Check Agencies Inc 2204 S Pulaski	60623
	ABC Curr Exch Ltd 4125 S State St	60653
	Ace Curr Exch 2200 W Taylor St	60612
	Acme Curr Exch Inc 212 W Washington	60606
	Addison Central C E Co Inc 3656 N Central	60634
	Addison Lincoln Curr Exch Inc 1812 W Addison	60613
	Addison Western Curr Exch Inc 3751 N Western Ave	60618
	Airport Curr Exch 4658 W 63rd St	60629
	Albany Park Curr Exch #2 4752 N Pulaski Rd	60630
	All Service Curr Exch 1601 N Milwaukee Ave	60647
	Archer Austin Curr Exch 6140 Archer Ave	60630

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Archer Cicero Curr Exch 535½ S Archer St	60632
	Archer Curr Exch Inc 4004 S Archer St	60632
	Archer Harlem Curr Exch Inc 7121 Archer Ave	60638
	Archer Nash Curr Exch Inc 6611 W Archer Ave	60638
	Archer Throop Curr Exch 2807 S Archer Ave	60608
	Archer 43rd at Troy C E Inc 4312 S Archer	60632
	Argyle-Sheridan Curr Exch 1105 W Argyle St	60640
	Armitage California Curr Exch 2759 W Armitage Ave	60647
	Armitage & Grand C E Inc 5054 W Armitage Ave	60639
	Armitage Kedzie Curr Exch Ltd 3200 W Armitage Ave	60647
	Arrow Curr Exch Inc 2149½ W Cermak Rd	60611
	Ashland & 18th Curr Exch Inc 1725 S Ashland Ave	60608
	Ashland & 42nd Curr Exch Inc 4200 S Ashland Ave	60609
	Ashland at 47th St C E Inc 4655 S Ashland Ave	60609
	Ashland Diversey C E Inc 2753 N Ashland Ave	60614
	Ashland Grand Curr Exch Inc 504 North Ashland Ave	60622
	Ashland Irving Park C E Inc 3959 N Ashland Ave	60613
	Ashland 21st Street Curr Exch 2023 S Ashland Ave	60608
	Ashland-Lake Curr Exch 1564 W Lake St	60612
	Associated Curr Exch #5 Inc 4450 W Harrison	60624
	Atlas Curr Exch 2004 W Armitage Ave	60647
	Austin-Chicago Curr Exch Inc 5958 W Chicago Ave	60651

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Azteca Curr Exch Inc 4327 W 26th St	60623
	Bel Oak Curr Exch Inc 6737 W Belmont Ave	60634
	Belmont Kimball Curr Exch 3215 N Kimball Ave	60618
	Belmont Oakley Curr Exch Inc 2300 W Belmont	60618
	Berwyn Broadway Curr Exch 1135 W Berwyn St	60640
	Bonibill Curr Exch Inc #2 1856 W Pershing Rd	60609
	Brainerd Curr Exch 8912 S Loumis	60620
	Bridgeport Curr Exch Inc 748 W 35th St	60616
	Broadway Cornelia C E Inc 3477 N Broadway	60657
	Broadway Irving Curr Exch Inc 3951 N Broadway	60613
	Broadway Montrose C E Inc 1002 W Montrose Ave	60613
	Broadway-Lawrence Curr Exch 1115 W Lawrence Ave	60640
	Bryn Mawr L Curr Exch Inc 1127 W Bryn Mawr Ave	60640
	Bus Terminal Curr Exch Inc 74 W Randolph	60601
	Cal Harrison Curr Exch Inc 2801 W Harrison St	60612
	Cal-Touhy Curr Exch Inc 2829 W Touhy	60645
	Calif-Milwaukee Curr Exch Inc 2308 W Milwaukee Ave	60647
	Calumet Curr Exch Inc 2961 E 87th St	60617
	Canal-Van Buren Curr Exch 510 W Van Buren	60607
	Cash It Here Inc #6 3173 N Lincoln Ave	60657
	Cash-It-Here Inc #1 1214 N Ashland Ave	60622
	Cash-It-Here Inc #2 3837 N Broadway	60613

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Cash-It-Here Inc #3 824 W Belmont	60657
	Central Park & 16th Curr Exch 3616 W 16th St	60623
	Central Park Cermak C E 3609 W Cermak Rd	60623
	Central-Division Curr Exch Inc 5600 W Division St	60651
	Central-Fullerton Curr Exch Inc 5550 W Fullerton	60639
	Cermak Halsted Curr Exch Inc 2145 S Halsted St	60608
	Check Cashing Place of Chgo Inc 206 W Van Buren	60606
	Chap Curr Exch Inc 555 W 31st St	60616
	Chicago Curr & Check Exch Inc 4463 W Lawrence Ave	60630
	Chicago Clark Curr Exch Inc 106 W Chicago Ave	60610
	Chicago Crawford Curr Exch 3944 W Chicago Ave	60651
	Chicago Grand Curr Exch Inc 2934 W Grand Ave	60622
	Chicago Kedzie C E Inc 3150 W Chicago Ave	60622
	Chicago Rush Curr Exch Inc 62 E Chicago Ave	60611
	Chicago-Central Curr Exch Inc 5533 W Chicago Ave	60651
	Chicago-Ridgeway C E Inc 3721½ W Chicago Ave	60651
	Chicago-Sedgwick C E Inc 370 W Chicago Ave	60610
	Chicago-Western C E Inc 738 N Western Ave	60612
	Cicero & 47th Curr Exch Inc 4628 S Cicero Ave	60638
	Cicero Belmont Curr Exch Inc 4764 W Belmont Ave	60641
	Cicero-Armitage Curr Exch Inc 1950 N Cicero Ave	60639
	Cicero-Chicago Curr Exch Inc 752 N Cicero Ave	60644

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Cicero-Congress Curr Exch 507 S Cicero Ave	60644
	Cicero-Irving Curr Exch Inc 3942 N Cicero Ave	60641
	Cicero-Jackson Curr Exch Inc 301 S Cicero	60644
	Cicero-Lake Curr Exch Inc 352 N Cicero Ave	60644
	Cicero-Madison Curr Exch Inc 6 S Cicero Ave	60644
	Clark Devon Curr Exch Inc 6337 N Clark	60660
	Clark Diversey Curr Exch Inc 2735 N Clark	60614
	Clark Ridge Curr Exch #2 Inc 5918 N Clark St	60626
	Clark Sheffield Curr Exch 3420 N Clark	60657
	Clearing Curr Exch Inc 6344 S Central	60638
	Clinton Lake Curr Exch Inc 166 N Clinton	60606
	Clybourne Armitage C E Inc 1166 W Armitage	60614
	Colonial Curr Exch Inc 12719 S Halsted	60628
	Columbia Curr Exch Inc 2136 S Indiana Ave	60616
	Commercial Curr Exch Inc 3363 W North Ave	60647
	Concourse Curr Exch 116 N Canal	60606
	Cornell M O Agency Inc 1857 W 51st St	60609
	Cottage & 63rd Curr Exch Inc 800 E 63rd St	60637
	Cottage Grove-93rd Curr Exch 9307 S Cottage Grove	60619
	Cottage-47th Exch Inc 4638 S Cottage Grove Ave	60615
	Cottage-83rd Curr Exch Inc 8237 S Cottage Grove	60619
	County Curr Exch 1923 W Ogden Ave	60612

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Crest Curr Exch Inc 5306 Milwaukee Ave	60630
	Crestline Manor Curr Exch 4018 W 79th St	60652
	Damen Farragut Curr Exch Inc 5232 N Damen Ave	60625
	Devon Central Curr Exch Inc 5429 W Devon Ave	60646
	Devon Western Curr Exch Inc 2350 W Devon	60659
	Diversey Clybourn Curr Exch 2803 N Clybourn Ave	60618
	Diversey Kedzie Curr Exch Inc 3157 W Diversey Ave	60647
	Diversey Kostner Curr Exch Inc 4359 W Diversey Ave	60639
	Diversey Laramie Curr Exch 5210½ W Diversey	60639
	Diversey Southport C E Inc 2752 N Southport	60614
	Division California C E Inc 2745 W Division St	60622
	Division Clark Curr Exch 113 W Division St	60610
	Division Clybourn C E Ltd 460 W Division St	60610
	Division Kostner Curr Exch Inc 4357 W Division	60651
	Division Spaulding C E Inc 3305 W Division St	60651
	Division Wells Curr Exch Inc 1145 N Wells St	60610
	Division-Damen Curr Exch Inc 2001 W Division St	60622
	East Side Curr Exch Corp 10108 S Ewing	60617
	Eastwood Rockwell C E Inc 4652 N Rockwell St	60625
	Economy Curr Exch Ltd 747 W Armitage	60614
	Eddy Curr Exch Inc 3527 N South Port	60657
	Elston Cortland Curr Exch Inc 1836 N Elston Ave	60622

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Elston Damen Curr Exch Inc 2378 N Elston Ave	60614
	Elston Kedzie Curr Exch 3547 N Elston	60618
	Elston Montrose Curr Exch Inc 4359 N Elston	60641
	F N & A Curr Exch Inc 5913 S Ashland Ave	60636
	Fairfield Curr Exch Inc 2729 W Cermak Rd	60608
	Federal Curr Exch Inc 744 N Damen Ave	60622
	Foster Park Curr Exch Inc 8252 S Ashland	60620
	Fullerton Cicero Curr Exch 2324 N Cicero	60639
	Fullerton Curr Exch Inc 1369 W Fullerton Ave	60614
	Fullerton Keeler Curr Exch Inc 4217 W Fullerton	60639
	Fullerton-Kimball C E Inc 3408 Fullerton Ave	60647
	G G G Curr Exch Inc 1601 S Pulaski Rd	60623
	Garfield Indiana Curr Exch Inc 5500 S Michigan Ave	60637
	Grand Austin Curr Exch Inc 5958 W Grand Ave	60639
	Grand Halsted Curr Exch Inc 732 W Grand Ave	60610
	Grand Hamlin Curr Exch Inc 3746 W Grand Ave	60651
	Grand Racine Curr Exch Inc 1207 W Grand Ave	60622
	Grand State Curr Exch 9 W Grand Ave	60610
	Grand Western Curr Exch Inc 2355 N Grand Ave	60612
	Granville Broadway C E Inc 1135 W Granville St	60626
	Great Lakes Curr Exch Inc 832 W Fullerton Ave	60614
	Great Northern Curr Exch Inc 1017 W Belmont Ave	60657

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Gresham Curr Exch Inc 915½ W 87th St	60620
	Halsted & 18th Curr Exch 1818 S Halsted St	60608
	Halsted Curr Exch Inc 1301 S Halsted	60607
	Halsted Jackson Curr Exch Inc 230 S Halsted St	60606
	Halsted Lake Curr Exch Inc 182 N Halsted	60606
	Halsted 69th Curr Exch Inc 6903 S Halsted St	60621
	Halsted 74th Curr Exch 7356–58 S Halsted St	60621
	Halsted & 55th Curr Exch Inc 5450 S Halsted	60609
	Harlem Foster Curr Exch Inc 7218A W Foster Ave	60631
	Harper Court Curr Exch Inc 5222½ Harper	60615
	Harrison Canal Curr Exch Inc 516 W Harrison St	60607
	Harrison Kedzie Curr Exch Inc 736 S Kedzie St	60612
	Harrison Laramie Curr Exch Inc 514 S Laramie St	60644
	Hegewisch Curr Exch Inc 13412 S Brandon	60633
	Home Curr Exch 1805 S Blue Island Ave	60608
	Howard Paulina Curr Exch Inc 1643 W Howard St	60626
	Humboldt Park Curr Exch Inc 1551 N California St	60622
	Independence Roosevelt C E 3717 W Roosevelt St	60693
	Irving Austin Curr Exch Inc 6017 W Irving Park Rd	60634
	Irving Elston Curr Exch Inc 3555 Irving Park Rd	60618
	Irving–Kedzie Curr Exch Inc 3158 W Irving Park Rd	60618
	Jackson Curr Exch Corp 6701 S Damen	60636

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Jackson Curr Exch Corp #2 1943 W 79th St	60620
	Jackson–Homan Curr Exch Ltd 3355 W Jackson Blvd	60624
	Jackson State Curr Exch 19 W Jackson Blvd	60604
	Kedzie–103rd Street Curr Exch 3211 W 103rd St	60655
	Kedzie–Caroll Curr Exch Inc 345 N Kedzie Ave	60612
	Kedzie–Cermak Curr Exch Inc 2210 S Kedzie Ave	60623
	Kedzie–Lawrence C E Inc 4807 N Kedzie Ave	60625
	Kedzie–Madison Curr Exch Inc 11 S Kedzie	60612
	Kedzie–North Curr Exch Inc 3205 W North Ave	60647
	Kedzie–Wilson Curr Exch Inc 4551 N Kedzie	60625
	Kilbourn & Armitage Curr Exch 4459 W Armitage Ave	60639
	Kimball Lawrence C E Inc 3421 W Lawrence	60625
	Klug Curr Exch Inc 5356 N Clark St	60640
	Kostner–16th Curr Exch Inc 4358 W 16th St	60623
	Lake Curr Exch Inc 3204 W Lake St	60624
	Lake & Western Curr Exch Inc 2351 W Lake St	60612
	Lake Shore #1 Inc 3306 N Broadway	60657
	Lake–California Curr Exch Inc 2757 W Lake St	60612
	Lake–Pulaski Curr Exch Inc 281 N Pulaski	60624
	Laramie Lake Curr Exch Inc 5157 W Lake St	60644
	Laramie North Curr Exch Inc 5200 W Laramie	60639
	Laramie–Division Curr Exch 5152 W Division St	60651

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Lawn Manor Curr Exch Inc 6252 S Kedzie Ave	60629
	Lawrence-Damen C E Inc 4753 N Damen Ave	60625
	Liberty Curr Exch Inc 3653 E 106th St	60617
	Lincoln Ave Curr Exch Inc 5641 N Lincoln Ave	60645
	Lincoln Village Curr Exch Inc 6109B N Lincoln Ave	60659
	Lincoln-Foster Curr Exch Inc 5118 N Lincoln Ave	60625
	Lincoln-George Curr Exch Inc 2900 N Lincoln Ave	60657
	Lincoln-Lawrence Curr Exch 4758 N Lincoln Ave	60625
	Logan Square Curr Exch Inc 2565 N Milwaukee	60647
	Loganite Curr Exch Inc 2821 N Milwaukee	60618
	Loyola "L" Curr Exch Inc 6542 N Sheridan Rd	60626
	Madison California C E Inc 2746 W Madison St	60612
	Madison-Central Curr Exch Inc 5628 W Madison St	60644
	Madison-Damen Curr Exch Inc 1958 W Madison St	60612
	Madison-Laramie Curr Exch 5156 W Madison St	60644
	Madison-Pulaski Curr Exch Inc 3938 W Madison St	60624
	Madison-Racine Curr Exch Inc 1152 W Madison St	60607
	Madison-Whipple C E Inc 3022 W Madison St	60612
	Merchants Curr Exch #2 111 W Washington St	60602
	Michigan & 103rd C E Inc 10251 S Michigan Ave	60628
	Michigan & 114th C E Inc 11415 S Michigan Ave	60628
	Mid-City Curr Exch Inc 3565 W Armitage	60647

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Midtown Curr Exch Inc 1011 W Madison St	60607
	Milwaukee Addison Curr Exch 3589 N Milwaukee Ave	60641
	Milwaukee-Montrose C E 5033 W Montrose Ave	60641
	Milwaukee-Ogden C E Inc 780 N Milwaukee Ave	60622
	Milwaukee-Pulaski Curr Exch 3305 Milwaukee Ave	60641
	Milwaukee-Western C E Inc 1955 N Western Ave	60647
	Modern Curr Exch Inc 4315 N Central Ave	60634
	Montrose-Kimball C E #4 Inc 3345 W Montrose	60618
	Montrose-Ravenswood C E Inc 1808 W Montrose	60610
	Morganpark Curr Exch Inc 1977 W 111th St	60643
	Morse Avenue Curr Exch 1356 W Morse Ave	60626
	New Belmont at Milwaukee C E 3909 W Belmont Ave	60618
	New Clark Harrison C E Inc 553 S Clark	60605
	New Clark-Morse C E Inc 6954 N Clark St	60626
	New Damen Grand C E Inc 2003 W Grand Ave	60612
	New Diversey California C E 2819 W Diversey	60647
	New Division Dearborn C E Inc 43 W Division St	60612
	New Division-Pulaski C E Inc 3947 W Division	60651
	New Halsted Archer Curr Exch 2497 S Archer	60616
	New Lake-Central C E Inc 338½ N Central Ave	60644
	New Madison Curr Exch Inc 1664 W Madison St	60612
	New Madison State C E Inc 7 W Madison St	60602

CITY	NAME	ZIP CODE
	Cook County	
Chicago	New Mt Greenwood C E Inc 11023 S Kedzie	60655
	New Pulaski-Fullerton C E Inc 3958 W Fullerton Ave	60639
	New Racine Taylor Curr Exch 1153 W Taylor St	60607
	New Roosevelt Curr Exch Inc 1537 W Roosevelt Road	60608
	New Rush Curr Exch Inc 941 N Rush St	60611
	New Stockyard Curr Exch Inc 4651 S Halsted St	60609
	New 8th Wabash C E Inc 704 S Wabash Ave	60605
	New 51st King Drive Curr Exch 5050 Martin Luther King Dr	60615
	New 51st & Princeton C E Inc 256 W 51st St	60609
	New 51st & State Curr Exch Inc 5105 S State St	60609
	New 75th & Exchange C E 2632 E 75th St	60649
	New 6311 Cottage Grove C E 6311 S Cottage Grove Ave	60637
	New-Lake Wabash C E Inc 61 E Lake St	60601
	No 1 Local Curr Exch Inc 3209 N Elston Ave	60618
	North Austin Curr Exch 6006½ W North Ave	60639
	North Avenue Ashland C E Inc 1604 W North Ave	60622
	North Avenue-Sedgwick C E 407 W North Ave	60610
	North Central Curr Exch Ltd 5549 W North Ave	60651
	North Cicero Curr Exch Inc 1549 N Cicero Ave	60639
	North at Grand Curr Exch Inc 4343 W North Ave	60651
	North Halsted Curr Exch Ltd 1599 N Clybourne	60622
	North-Pulaski Curr Exch 4013 W North Ave	60639

CITY	NAME	ZIP CODE
	Cook County	
Chicago	North-Rockwell Curr Exch Ltd 2557 W North Ave	60647
	North Western Curr Exch Inc 1549 N Western Ave	60622
	Northcenter Curr Exch 4002 N Lincoln Ave	60618
	Norwood Park Curr Exch 6130 Northwest Highway	60631
	Ogden Kedzie Curr Exch Ltd 3166 W Ogden Ave	60623
	Ogden North Curr Exch Inc 541 W North Ave	60610
	Ogden-California C E Inc 2707 W Ogden	60608
	One Eleven Curr Exch Inc 111 W Wacker Dr	60601
	Paramount Curr Exch 1568 N Damen Ave	60622
	Park West Curr Exch Inc 2341 N Clark St	60614
	Personal Service C E #2 Ltd 1556 W 35th St	60608
	Publix Curr Exch Inc 2102 Clark St	60614
	Pulaski & Armitage C E Corp 2004 N Pulaski Rd	60639
	Pulaski Jackson Curr Exch Inc 3958 W Jackson Blvd	60624
	Pulaski-Archer Curr Exch 4932½ S Pulaski Rd	60632
	Pulaski-Diversey Curr Exch Inc 3937 W Diversey	60647
	Racine & 47th Curr Exch 1213 W 47th St	60609
	Racine & 63rd Curr Exch 1200½ W 63rd St	60636
	Racine & 74th Curr Exch Inc 7349 S Racine	60636
	Racine & 83rd Curr Exch Inc 8258 S Racine	60620
	Racine-59th Curr Exch Inc 5901 S Racine Ave	60636
	Randolph LaSalle Curr Exch Inc 172 W Randolph St	60601

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Randolph State Curr Exch Inc 22 W Randolph	60601
	Randolph-Michigan C E Ltd 151 N Michigan Ave	60601
	Ravenswood Wilson C E Inc 1771-A W Wilson Ave	60640
	Rockwell-Division C E Inc 2557 W Division St	60622
	Roosevelt-Austin Curr Exch Inc 5947 W Roosevelt Rd	60650
	Roosevelt Damen C E Inc 2009 W Roosevelt Rd	60608
	Roosevelt California C E Inc 2806 W Roosevelt Rd	60612
	Roosevelt Pulaski Curr Exch Inc 4003 W Roosevelt Rd	60624
	Roosevelt Racine Curr Exch Inc 1233 W Roosevelt Rd	60608
	Roosevelt Western C E Inc 1143 S Western Ave	60612
	Roosevelt-Wabash C E Inc 32 E Roosevelt Rd	60605
	Root & Halsted Curr Exch Inc 4141 S Halsted St	60609
	Roscoe Damen Curr Exch Inc 2004 W Roscoe St	60618
	Savoy Curr Exch Inc 4333 W Madison St	60624
	Schrik Curr Exch Inc 5135 W Chicago Ave	60651
	Scottsdale Curr Exch Inc 7935 S Cicero	60652
	Security Curr Exch #6 1634 W Chicago Ave	60622
	Sheridan "L" Curr Exch 3952 N Sheridan Rd	60613
	Sheridan Wilson Curr Exch Inc 4605 N Sheridan Rd	60640
	South Chicago Curr Exch Inc 3007 E 92nd St	60617
	South Shore Curr Exch Inc 2110 E 71st St	60649
	Southport Curr Exch Inc 2153 N Southport	60614

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Southwest Curr Exch Inc 3457 W 63rd St	60629
	Standard Curr Exch 3105 S Pulaski Rd	60623
	Steel City Curr Exch Inc 2433 E 79th St	60649
	Stony Island & 79th C E Inc 1642 E 79th St	60649
	Stony Island Curr Exch Inc 6700 S Stony Island Ave	60649
	The Money Corner C E Inc 2430 W 59th St	60629
	Towers 59th & Wentworth 5907 S Wentworth Ave	60621
	Universal Curr Exch Inc 531 S Dearborn	60605
	Upper Mart Curr Exch Inc 222 W North Bank Dr	60654
	Upper Michigan Curr Exch 513 N Rush St	60611
	Uptown Curr Exch 4620 N Broadway	60640
	Van Buren Ashland C E Inc 1646 W Van Buren St	60612
	Van Buren Wabash Curr Exch 424 S Wabash	60605
	Vincennes & 79th C E Inc 353 W 79th St	60620
	Vincennes Curr Exch Inc 7526 Vincennes	60620
	Wabash Adams Curr Exch 203 S Wabash Ave	60604
	Wabash Wacker Curr Exch 205 N Wabash	60601
	Warren Curr Exch 55 E Washington	60602
	Wentworth-26th Curr Exch Inc 2608 S Wentworth Ave	60616
	West Side C E of Chicago 1219 S Kedzie	60623
	Western-Division C E Inc 1101 N Western Ave	60622
	Western Elston Curr Exch Inc 2749 N Western Ave	60647

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Western Howard Curr Exch Inc 7534 N Western	60645
	Western Madison C E Inc 2332 W Madison St	60612
	Western Polk Curr Exch 814 S Western Ave	60612
	Western Van Buren C E Inc 526 S Western Ave	60612
	Western 79th Curr Exch Inc 2417½ W 79th St	60652
	Western–Fullerton C E Inc 2321 N Western	60647
	Westlawn Curr Exch Inc 4021A W 63rd St	60629
	Wilson Kenmore Curr Exch Inc 1029 W Wilson Ave	60640
	Wilson Racine Curr Exch Inc 1138 W Wilson	60640
	Wilson–Western Curr Exch Inc 4604 N Western Ave	60625
	Woodlawn Community C E 1520 E 63rd St	60637
	Write–On Curr Exch Inc 305½ E Garfield Blvd	60637
	Zenith Curr Corp 1938 W North Ave	60622
	103rd & Wallace Curr Exch Inc 617 W 103rd St	60628
	106th & Torrence C E Inc 10536 S Torrence	60617
	110th & Halsted Curr Exch Inc 11057 Halsted St	60628
	111th & Michigan C E Inc 11055 S Michigan Ave	60628
	111th & Western Curr Exch Inc 11230½ S Western	60643
	115th & Cottage Grove C E 11457 S Cottage Grove Ave	60628
	115th & Laflin Curr Exch 1476 W 115th Ave	60643
	119th & Halsted Curr Exch 11932 S Halsted	60628
	119th & Michigan C E Inc 11915 S Michigan Ave	60628

CITY	NAME	ZIP CODE
	Cook County	
Chicago	13th & Michigan Curr Exch 1308 S Michigan Ave	60605
	131st & Ellis Curr Exch Inc 13116½ S Ellis Ave	60627
	141 W Jackson Curr Exch 141 W Jackson	60604
	16th & Homan Curr Exch Inc 1559 S Homan Ave	60623
	18th & Indiana Curr Exch Inc 1800 S Wabash Ave	60616
	224 West Illinois Curr Exch Inc 224 W Illinois St	60610
	2410 N Lincoln Ave Curr Exch 2410 N Lincoln Ave	60614
	26th & Central Park C E Inc 3540 W 26th St	60623
	26th & Kedzie Curr Exch Inc 3221 W 26th St	60623
	26th & Pulaski Curr Exch Inc 4004 W 26th St	60623
	26th & State Curr Exch Inc 20 E 26th St	60616
	26th & Western Avenue C E 2538 S Western Ave	60608
	30 North Wacker C E Inc 30 N Wacker	60606
	31st & Archer Curr Exch 3117 S Archer Ave	60608
	31st & Kedzie Curr Exch 3045 S Kedzie St	60623
	31st & Wells Curr Exch Inc 243 W 31st St	60616
	31st–Morgan Check Cashers 906 W 31st St	60608
	32 West Washington C E Ltd 32 W Washington	60602
	35th & King Drive C E Inc 329 E 35th St	60616
	35th & Western Curr Exch 3452 S Western Ave	60608
	35th Indiana Curr Exch Inc 126 E 35th St	60616
	37th Street Curr Exch 614 W 37th St	60609

CITY	NAME	ZIP CODE
	Cook County	
Chicago	38th & Kedzie Curr Exch Corp 3807 S Kedzie Ave	60632
	39th & King Drive C E Inc 339 E Pershing Rd	60653
	3957 Drexel Curr Exch Inc 3957 Drexel	60653
	424 E 87th St Curr Exch 424 E 87th St	60619
	43rd & Cottage Grove C E 748 E 43rd St	60653
	43rd & Ellis Curr Exch 1007 E 43rd St	60653
	43rd Indiana Curr Exch Inc 200 East 43rd St	60653
	4335 West Roosevelt Road C E 4335 W Roosevelt Rd	60624
	4750 N Kimball Ave C E Inc 4750 N Kimball Ave	60625
	47th & Calumet Curr Exch Inc 310 E 47th St	60653
	47th & Champlain C E Inc 635 E 47th St	60653
	47th & Drexel Curr Exch Inc 910 E 47th St	60653
	47th & Kenwood Curr Exch Inc 1330 E 47th St	60653
	47th & Michigan Curr Exch Inc 100 E 47th St	60653
	47th & Sawyer Curr Exch inc 3224 W 47th St	60632
	47th & State Curr Exch Inc 4709 S State St	60609
	47th & Wolcott Curr Exch Inc 1901 W 47th St	60609
	49th & Central Curr Exch 4841 S Central Ave	60638
	5100 South Racine Curr Exch 5100 S Racine Ave	60609
	51st & Ashland Curr Exch Inc 5105 S Ashland Ave	60609
	51st & Cottage Grove Ltd 5127 S Cottage Grove Ave	60615
	51st & Halsted Curr Exch Ltd 5058 S Halsted St	60609

CITY	NAME	ZIP CODE
	Cook County	
Chicago	51st & Kedzie Curr Exch Inc 5100 S Kedzie Ave	60632
	51st & Prairie Curr Exch Inc 234 E 51st St	60615
	51st & Western Curr Exch Inc 5102 S Western Ave	60609
	53rd Ellis Curr Exch Inc 1001 E 53rd St	60615
	55th & Ashland Curr Exch Inc 1601 W Garfield Blvd	60636
	55th & Lake Park Curr Exch Inc 1542 E 55th St	60615
	55th & Racine Curr Exch Inc 5500 S Racine Ave	60636
	56th & Damen Curr Exch 5603 S Damen	60636
	58th & Prairie Curr Exch Inc 220 E 58th St	60637
	59th & Halsted Curr Exch Inc 5859 S Halsted	60621
	59th & Kedzie Curr Exch Corp 5903 S Kedzie	60629
	59th & State Curr Exch Inc 5919 S State St	60621
	61st & Prairie Curr Exch Inc 320 E 61st St	60637
	61st & Vernon Curr Exch Inc 422 E 61st St	60637
	63rd & California Curr Exch Inc 2749 W 63rd St	60629
	63rd & Halsted "L" C E Inc 743 W 63rd St	60621
	63rd & Kenwood Curr Exch Inc 1317 E 63rd St	60637
	63rd & Merrimac Curr Exch Inc 6223 W 63rd St	60638
	63rd & Morgan Curr Exch Inc 1005 W 63rd St	60621
	63rd & St Lawrence Curr Exch 548 E 63rd St	60637
	63rd & Western Curr Exch Inc 6250 S Western Ave	60636
	63rd & Woodlawn C E Inc 1127 E 63rd St	60637

CITY	NAME	ZIP CODE
	Cook County	
Chicago	63rd and Harvard C E Inc 319 W 63rd St	60621
	67th & State Curr Exch Inc 6659 S State St	60637
	69th & Ashland Curr Exch Inc 6858 S Ashland Ave	60636
	69th & King Drive C E Inc 403 E 69th St	60637
	69th & Racine Curr Exch Inc 6900 Racine Ave	60636
	69th Wentworth Curr Exch Inc 6911 S Wentworth	60621
	71st & Jeffery Curr Exch Inc 1953 E 71st St	60649
	71st & South Chicago C E 7115 S Chicago Ave	60619
	71st & Wentworth Curr Exch 7056 S Wentworth Ave	60621
	71st & Western Curr Exch Inc 7056 S Western Ave	60636
	74th & Ashland Curr Exch Inc 7356 S Ashland Ave	60636
	75th & Cottage Curr Exch Inc 751 E 75th St	60619
	75th & King Drive C E Inc 373 E 75th St	60619
	75th & Stony Island Curr Exch 1611 E 75th St	60649
	79th & Ashland Curr Exch Inc 1548 W 79th St	60620
	79th & Cottage Curr Exch Inc 7859 Cottage Grove Ave	60619
	79th & Exchange Curr Exch Inc 2935 E 79th St	60649
	79th & Halsted Curr Exch Inc 7861 S Halsted	60620
	79th & Jeffery Curr Exch Inc 1955 E 79th St	60649
	79th & Racine Curr Exch Inc 1159 W 79th St	60620
	79th & Rhodes Curr Exch Inc 545 E 79th St	60619
	79th & State Curr Exch Inc 3 E 79th St	60619

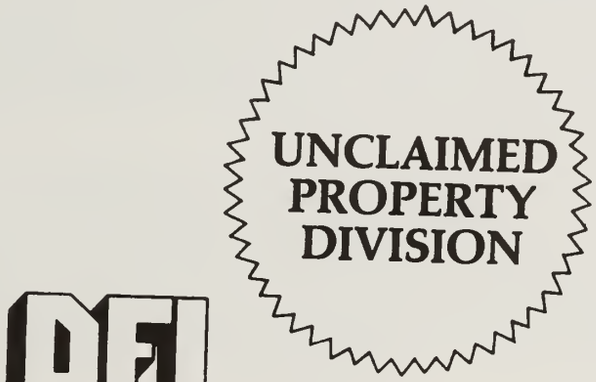
CITY	NAME	ZIP CODE
	Cook County	
Chicago	809 North State Curr Exch Inc 806 N State St	60610
	83rd & Kedzie Curr Exch 8242 S Kedzie Ave	60652
	83rd & Prairie Curr Exch Inc 212 E 83rd St	60619
	85th & Burley Curr Exch Inc 8501 S Burley	60617
	87th & Cottage Curr Exch Corp 722 E 87th St	60619
	87th & South Chicago C E Inc 8703 S Chicago Ave	60617
	87th & Stony Island Curr Exch 1606 E 87th St	60619
	95th & Ashland Curr Exch Inc 9459 S Ashland Ave	60620
	95th & Calumet Curr Exch Inc 332 E 95th St	60619
	95th & Jeffery Curr Exch Inc 2035 E 95th St	60617
	95th & Wentworth C E Inc 152 W 95th St	60628
	97th & Halsted Curr Exch Inc 9707 S Halsted St	60628
Chicago Heights	Chicago Heights Curr Exch Inc 82 Illinois	60411
	Lincolnway Curr Exch Inc 403 W Lincoln Hwy	60411
	Olympia Plaza Curr Exch Inc 157 W Joe Orr Rd	60411
	14th Street Curr Exch Inc 303 E 14th St	60411
Chicago Ridge	Chicago Ridge Curr Exch 10405 S Ridgeland	60415
Cicero	Bohan Agency Curr Exch Inc 5606 W Cermak Rd	60650
	Cermak–Cicero Curr Exch Inc 4740½ W Cermak Rd	60650
	Jaros Curr Exch 5823 W Roosevelt Rd	60650
	Pride Curr Exch Inc 2444 S Laramie Ave	60650
	Pride Curr Exch #2 Inc 1207 S Cicero Ave	60650

CITY	NAME	ZIP CODE
	Cook County	
Cicero	#52 Check Agencies Inc 2137 S Laramie Ave	60650
Crestwood	New Playfield Curr Exch Inc 5423 W 127th St	60445
Des Plaines	Des Plaines Curr Exch 1490 Miner St	60016
	Lee Street Curr Exch Inc 1528 S Lee St	60016
	Market Place Curr Exch Ltd 739 W Golf Rd	60016
	O'Hare Curr Exch Inc 2661 Mannheim Rd	60018
Dolton	Dolton Curr Exch 14200 Chicago Rd	60419
	D & B Inc d/b/a 15029 S Woodlawn	60419
Elk Grove Village	Centex Curr Exch Inc 1660 Greenleaf	60007
	Elkgrove Curr Exch Inc 810 E Higgins Rd	60007
	Grove Curr Exch Inc 961 Grove Mall	60007
Elmwood Park	Elmwood Park Curr Exch Inc 2428 N Harlem	60635
	Joseph's Curr Exch Inc 7721 W Belmont	60635
Evanston	Central Evanston Curr Exch Ltd 2608 Prairie Ave	60201
	Church-Dodge Curr Exch 1700 Dodge Ave	60201
	Damen Howard Curr Exch Inc 715 Howard	60202
	Evanston Curr Exch Inc 1808 Dempster	60202
	Peoples Curr Exch Inc 1605 Maple Ave	60201
	Simpson-Dewey Curr Exch Inc 1703 Simpson St	60201
	The Main Curr Exch Inc 845 Chicago Ave	60202
Evergreen Park	95th & Western Curr Exch Inc 9509 Evergreen Plaza	60642
Forest Park	Forest Park Curr Exch Inc 7418 Madison St	60130
Franklin Park	Franklin Park Curr Exch Inc 9701 Franklin Ave	60131
	Grand Plaza Curr Exch Inc 10213 W Grand Ave	60131
Hanover Park	Hanover Park Curr Exch Inc 7512 N Barrington Rd	60103
Harvey	Harvey Curr Exch Inc 206 E 154th St	60426
	Oakley & 147th Curr Exch Inc 14720 S Oakley Ave	60426
	147th & Loomis Curr Exch 71 E 147th St	60426
	167th & Halsted Curr Exch Inc 16658 S Halsted	60426
Hickory Hills	Hickory Hills Curr Exch Inc 8843 W 87th St	60457
Hillside	Mannheim Washington C E Inc 528½ Mannheim Rd	60162
	The Curr Exch in Hillside Inc Hillside Shopping Center D-7	60162
Hoffman Estates	Hoffman Estates Curr Exch Inc 1039 N Roselle Rd	60172
Homewood	Washington Park Plaza C E 17952 S Halsted	60430
Justice	Justice Curr Exch Inc 8342 Roberts Rd	60458
La Grange	La Grange Curr Exch Inc 22 E Burlington St	60525
	BMJ Curr Exch Inc 5444 S La Grange Rd	60525
Lansing	Lansing on Torrence Curr Exch 17324 S Torrence	60438
Markham	Cantebury Curr Exch Inc 3001 W 159th St	60426
	Dixie Square Curr Exch Ltd 15652 S Dixie Highway	60426
Matteson	Matteson Curr Exch Inc 196 Towncenter	60443
Maywood	Madison & 5th Avenue C E Inc 1000 S 5th Ave	60153
	17th & Madison Curr Exch Inc 1017 S 17th Ave	60153
	5th Lake Curr Exch 9 N 5th Ave	60153

CITY	NAME	ZIP CODE
	Cook County	
Melrose Park	Melrose Curr Exch Inc 130 Broadway	60160
	Winston Plaza Curr Exch 1380 Winston Plaza	60160
Midlothian	Midlothian Curr Exch Inc 3919 W 147th St	60445
Morton Grove	ADCO Curr Exch 6024 W Dempster St	60053
	Waukegan Golf Curr Exch Inc 9220 Waukegan Rd	60053
Mt Prospect	Mt Prospect Curr Exch 1119 Mt Prospect Plaza	60056
Niles	Har-Mil Curr Exch Inc 7519 Milwaukee Ave	60648
	Milwaukee-Ballard C E Inc 9107 Milwaukee Ave	60648
	Oakton-Waukegan Curr Exch 8018 N Waukegan Rd	60648
Norridge	Cumberland-Lawrence C E 4821 N Cumberland	60656
	Harlem Irving Curr Exch Inc 4196 N Harlem Ave	60634
Northbrook	Northbrook Curr Exch Inc 2750 Dundee Rd	60062
Northlake	Northlake Curr Exch Inc 23 N Wolf Rd	60164
Oak Forest	Oak Forest Curr Exch 15337½ S Cicero	60452
Oak Lawn	Oak Lawn Curr Exch Inc 5166 W 95th St	60453
	95th & Major Curr Exch 5712 W 95th St	60453
Oak Park	Austin Lake Curr Exch Ltd 422 N Austin Blvd	60302
	Lake-Marion Curr Exch Inc 100 S Marion St	60302
	Madison-Oak Park C E Inc 805 Madison St	60302
	#2 West Madison C E Inc 2 W Madison St	60302
Orland Park	New Orland Park C E Inc 15010 S La Grange Rd	60462
Palatine	Palatine Curr Exch Inc 611 N Hicks Rd	60067
Park Forest	Park Forest Curr Exch Inc 128 Plaza	60466
Prospect Heights	Palwaukee Curr Exch 690 Milwaukee Ave	60070
Richton Park	Richton Park Curr Exch Inc 22336 Governors Highway	60471
Riverdale	Riverdale Curr Exch Inc 155 W 144th St	60627
Robbins	Utica Curr Exch Inc 13912 Claire Blvd	60472
Rolling Meadows	Meadows Curr Exch Inc 3100 Market Plaza	60008
Rosemont	Rosemont Plaza Curr Exch Inc 9503 W Higgins Rd	60018
Sauk Village	Sauk Village Curr Exch Ltd 14 Sauk Plaza	60411
Schaumburg	Schaumburg Curr Exch Inc 1019 S Roselle Rd	60193
	A & H Curr Exch 853 E Algonquin Rd	60172
Schiller Park	Central Schiller Park Curr Exch 9452 Irving Park Rd	60176
Skokie	Able Curr Exch 5110 Oakton	60077
	Skokie Bluebird Curr Exch Inc 4413 W Oakton St	60076
S Chicago Hts	South Chicago Heights C E Inc 3324 Chicago Rd	60411
Stone Park	#16 Check Agencies Inc 1604 N Mannheim Rd	60165
Streamwood	Streamwood Curr Exch Inc 225 Irving Park Rd	60103
Summit	New 63rd & Archer Curr Exch 7655½ W 63rd St	60501
Tinley Park	Brementowne Curr Exch Inc 6817 W 159th St	60477
Wheeling	Wheeling Curr Exch Inc 857 W Dundee Rd	60090
Worth	Worth Curr Exch 7101 W 111th St	60482
	DuPage County	
Addison	DuPage Curr Exch Inc 431 S Addison Rd	60101

CITY	NAME	ZIP CODE
	DuPage County	
Addison	Green Meadow Curr Exch Inc 40 W Lake St	60101
Bensenville	Bensenville Curr Exch Inc 119 W Main St	60106
	Grand York Curr Exch 101 W Grand Ave	60106
Carol Stream	Carol Stream Curr Exch Inc 477 S Schmale Rd	60187
Downers Grove	Downers Grove Curr Exch Inc 138 E Ogden	60515
Glendale Heights	Bloomingdale Curr Exch Inc 215 Army Trail Rd	60137
	Glendale Curr Exch Inc 532 North Ave	60137
Naperville	Naperville Curr Exch Inc 1163 Ogden Ave	60137
Villa Park	New Lombard Heights C E Inc 603 W North Ave	60181
	Villa Oaks Curr Exch Inc 106 W Roosevelt Rd	60181
Westmont	Westmont Curr Exch Inc 6230 S Cass	60559
	Jackson County	
Carbondale	Saluki Curr Exch Inc 606 S Illinois	62901
	Kane County	
Aurora	Aurora Curr Exch Inc 59 S Broadway St	60505
Carpentersville	Meadowdale Curr Exch Inc Meadowdale Shopping Center	60110
Elgin	N E Elgin Auto Dr-In Curr Exch 401 Dundee Ave	60120
	Kankakee County	
Kankakee	East Court Curr Exch Inc 1550 E Court	60901
	Kankakee Curr Exch Inc 180 E Oak St	60901
	Meadowview Curr Exch 34 Meadowview Center	60901
	Lake County	
Fox Lake	Fox Lake Curr Exch Inc 14 E Grand Ave	60020
	Lake County	
North Chicago	North Chicago Cashiers Inc 1803 22nd St	60064
Round Lake Beach	New Commons Curr Exch Inc 959 E Rollins Rd	60073
Vernon Hills	Vernon Hills Curr Exch Inc 141 Townline Rd	60061
Waukegan	Lewis-Plaza Curr Exch Inc 1319 N Lewis Ave	60085
	596 Genessee Curr Exch Inc 596 S Genesee St	60085
	LaSalle County	
Ottawa	Courtesy Curr Exch 510 Fillmore	61350
	McHenry County	
Crystal Lake	Crystal Lake Curr Exch Inc 3 Crystal Lake Plaza	60014
McHenry	McHenry County C E Inc 4614-A W Route 120	60050
	Macon County	
Decatur	#1 Decatur Curr Exch Inc 2800 N Water St	62526
	#2 Decatur Curr Exch Inc 2264 E William St	62521
	#3 Decatur Curr Exch Inc 1355 Route 48 N	62526
	Madison County	
Alton	1st Mad Cty C E of Alton Inc 2755 E Broadway	62002
Granite City	1st Mad Cty C E of Granite City #10 Nameoki Village	62040
	Peoria County	
Peoria	Peoria Curr Exch Inc 117 S W Perry St	61602
	Rock Island County	
Moline	Melin License Service & C E 1415 15th St	61265
Rock Island	First Curr Exch of Rock Island 1123 7th Ave	61201
	State License Service C E Inc 4125 11th St	61201

CITY	NAME	ZIP CODE
	St Clair County	
East St Louis	East St Louis Curr Exch Inc 232 Collinsville Ave	62201
	Sangamon County	
Springfield	Community C E of Springfield 115 N 6th St	62701
	First Curr Exch of Springfield IL 1407 S 16th St	62706
	Will County	
Bolingbrook	Bolingbrook Curr Exch Inc 348 Bolingbrook Common	60439
Joliet	Cass Street Curr Exch Inc 33 E Cass St	60431
	Chicago Osgood Curr Exch 180 S Chicago St	60436
	Collins Street Curr Exch Inc 850 Collins St	60432
Joliet	**Will County**	
	Shopping Center Curr Exch Hillcrest Shopping Center	60435
	West Side Curr Exch of Joliet 1169 W Jefferson St	60435
Lockport	Lockport Curr Exch Inc 917 S State St	60441
Romeoville	Hampton Park Curr Exch Inc 615 Access Dr	60441
	Winnebago County	
Rockford	Rockford Curr Exch Inc 1111½ N Avon St	61103
	Rockford Curr Exch Inc #2 1032 S Main St	61101
	West State Curr Exch Inc 1455 W State Street	61107



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STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS

Annual Report
Unclaimed Property Division

The Unclaimed Property Division administers one of the oldest and most important consumer protection laws in Illinois, the Uniform Disposition of Unclaimed Property Act. Prior to passage of the Act in 1961, holders of unclaimed financial assets were able to use funds which belonged to others for their own benefit. The Illinois Legislature realized it was unfair for holders to profit unjustly and that owners or heirs were not always receiving what they were entitled to receive. The Legislature also recognized that if true owners or heirs could not be found, the benefit of the unclaimed assets should accrue to all the people of Illinois, and not just a few holders.

The Unclaimed Property Division ensures that a concerted effort is made to locate rightful owners or heirs, and that until such time as that is accomplished, all of our citizens shall benefit from the use of the unclaimed funds.

The Act requires all entities — private, public and governmental — to remit all financial assets to the State if unclaimed for seven years or more. Unclaimed property can be any financial asset ranging from abandoned savings and checking accounts, unpaid wages or commissions, stocks, uncashed dividends, customer deposits or overpayments, credit balances, refunds, money orders, travelers checks, to paid-up life insurance policies.

Tangible property could become unclaimed property in the case of safe deposit or other safekeeping repository contents. If the rent on such a repository remains unpaid for seven years or more, the contents are remitted to the Department.

It is also most important to remember that Illinois is a custodial state and that an owner or heir can **always** claim his or her funds that were remitted to the Department under the Act.

Revenues and Appropriations

The State of Illinois has received more than $111 million in unclaimed financial assets since 1961. Due to the agressive and innovative enforcement under Governor Thompson's administration, more than $88 million have been collected since 1977. During fiscal year 1984 alone, a total of $12,580,703 in unclaimed assets were remitted, the second highest amount since the Act's inception.

While the funds are in the State's custody, they are deposited in the various Pension Funds for the benefit of all of the taxpayers of the State. Since 1977 over $75 million have been appropriated to the five State Retirement Systems. (See Chart B) This amount represents a six-fold increase over the appropriations from all previous years. Fiscal year 1985 appropriations to individual retirement systems are detailed below:

- State Teachers' $5,263,600
- State University $2,840,100
- State Employees' $2,378,500
- Judges $ 278,600
- General Assembly $ 39,200

The Department's primary objective is to reunite owners with their property. To do this, the Department employs many methods. Twice each year names and last-known addresses are published in newspapers across the State. In fiscal year 1984, 20,725 names were published. (See Chart C) People who see their names or those of relatives are urged to contact the Department so the missing owners may be reunited with their assets. Lists are also made available to members of the General Assembly who have assisted the Department in its search for owners living in their legislative districts.

To further enhance owner location efforts, the Department conducts a continual public information campaign to stimulate interest and enlists the aid of the public and the media by giving interviews, issuing press releases, and providing representatives to speak before various civic groups. The Director has given numerous radio and television interviews and these appearances have resulted in many inquiries of the Department by potential owners of unclaimed property. The Department also has developed a series of brochures which explain the Act and the Department's claims procedures and serve to enhance public awareness of, as well as compliance with, the Act. The Department has an owner Discovery Unit whose sole responsibility is to intensively search for owners. This Unit operates as a virtual detective agency utilizing a variety of governmental and public records as well as personal contact to ferret out owners of abandoned property.

Claims

Since 1977, the Department has paid out over $8 million to more than 14,000 owners, nearly five times the amount paid out in the previous 15 years (to more than four times as many owners). (See Chart D)

The Department approved 2,612 claims of owners during fiscal year 1984 with a record total value of $1,442,697. Since the unclaimed property law passed, more than $9.9 million have been returned to the rightful owners. (See Chart E)

Tangible Property

Contents of value from safe deposit repositories are appraised by an independent appraiser, then auctioned by a Chicago auction house. The proceeds are credited to the owner's account. In fiscal year 1984, these auctions realized $20,906. In addition, division personnel maintain a close working relationship with both major professional groups serving the safe deposit industry — the American and Illinois Safe Deposit Associations.

The Department's stock program has been gaining increased significance in recent years. When stock is received from safe deposit boxes or remitted by holders, and after it has been advertised and all initial claims received, individual accounts are designated for each owner. The stock is then transferred to the name of the Director and, when sold, the proceeds are credited to each individual owner account and held in custody until the owner is located. To ensure that all transactions are consummated in accordance with existent Securities laws and the Act, and that the interests of the public are protected, the Department has developed working relationships with major national registered brokerage houses.

The program has proven to be beneficial to the issuers of stock for it enables them to clear their books with no financial loss. The owners of the unclaimed stock are afforded the opportunity of having a State agency — the Department of Financial Institutions — use its centralized effort to locate the Rightful owner or heir and to keep the funds intact until such time as that is accomplished. During fiscal year 1984, the Department realized $283,134 from the sale of stock — the second highest total since 1961.

Examinations

Although all holders of unclaimed financial assets are expected to comply with the Act, the Director may cause to be examined any holder he has reason to believe has not been reporting and remitting all unclaimed property. The Division's comprehensive examination program stresses examination of major holder categories, and normally discerns unclaimed funds which the holder was not aware constituted unclaimed property. The examination staff is comprised of professional individuals who receive thorough field training before embarking on examinations. A credit to the ability of our examiners is that they have performed numerous examinations not only for Illinois but on behalf of other states as well (see Interstate Cooperation below).

During fiscal year 1984, 270 examinations of financial institutions, corporations, insurance companies, utilities and government entities were conducted, resulting in remittances totalling $2, 189,823, a new record. The following chart shows the average remittance per examination and illustrates the ever-increasing expertise of the examination staff.

Fiscal Year	Average Examination Remittance
1979	$1,274
1980	1,846
1981	2,788
1982	3,436
1983	3,461
1984	8,110

Interstate Cooperation

The Department maintains an active membership in the National Association of Unclaimed Property Administrators which provides an open line of communication and promotes cooperative relationships between member states. This network enables Illinois to keep abreast of reporting and record-retention requirements, changes in various state laws and decisions involving unclaimed property.

In another cooperative enterprise, Illinois has entered into 12 reciprocal agreements with other states and is currently negotiating agreements with several others. In a reciprocal relationship, each state collects all unclaimed property within its borders and all property with a last-known address in a reciprocal state is then returned to that state. All holders in reciprocal states are requested to report to Illinois for Illinois owners and also for those whose last-known address is in each of the other states. Also, Illinois performs examinations on behalf of each of its reciprocal states. This effort has served to reduce the burden of multiple reporting for holders of unclaimed property and to enhance owner location efforts. As the success of the reciprocal program becomes recognized throughout the country, it is anticipated that most states will be participating within the next five years. The State of Illinois intends to continue its leadership role in this area.

Significant Activities

1. During the month of July, the Division introduced new work papers for use in unclaimed property examinations. The use of the expanded report assisted the Division in securing a record remittance of $2,189,823 during FY 84.
2. As part of the Division's commitment to provide accurate information, specific data processing applications were implemented in August which improved the legislative mailing list by sorting owners' names by zip code within each legislative district. This improved procedure resulted in a 74% increase in constituent response in 1984 vs. 1983, 907 vs. 521.
3. The Division continued to expand its reciprocity program by signing an agreement with the State of Kentucky during the month of September.
4. The Division provided for distribution approximately 20,000 publications entitled "Thirteen Million Dollars" in November to currency exchanges and credit unions. The Division received numerous inquiries as a result of the booklet.
5. During the month of April, the Division mailed 596 Rules and Regulations to all banks in Illinois with trust departments and 49 Rules and Regulations and Acts to other states in order to provide information regarding the Uniform Disposition of Unclaimed Property Act.
6. The Unclaimed Property Division is constantly striving to provide better service to the citizens of Illinois under the Act. During fiscal year 1984 the staff was up-graded with the addition of seven new employees, including four professional field examiners and three clerical persons. Additionally, a cross-training program was instituted so that the public would be adequately and professionally served during peak publication and inquiry times.
7. As part of the Division's goal to continually update holder information, positive confirmation was received from the Illinois Commerce Commission regarding the mailing of the Unclaimed Property Utility Questionnaire. The Commission mailed the questionnaire to all regulated utilities July 2, 1984 to enable the Division to secure information regarding compliance with the Uniform Disposition of Unclaimed Property Act.
8. The Division has expanded the program of reimbursing drilling costs to holder institutions by receiving deduction authorizations from owner's prior to payment of safe deposit box claims.
9. As part of the Division's commitment to provide education to the citizens of the State regarding the Uniform Disposition of Unclaimed Property Act, various employees have made personal appearances, provided many newspaper articles, distributed many brochures as well as expanded the work performed by the Owner Discovery Unit.
10. The Safe Deposit Section, as part of its expanded collection program, acquired contents from 2,566 boxes during FY 84. Included in that total was the remittance of more than 800 boxes from one holder — a new record! Auctions of the contents of value from safe deposit repositories were held by Hanzel Galleries in December 1983 and April 1984. The auctions resulted in net proceeds of $20,906.
11. As part of the Owner Discovery Unit's commitment to provide information to missing owners, the Treasure Hunt Radio Program was expanded during FY 84. Each month, names of unclaimed owners are sent to radio stations throughout the State for broadcast. The Division as of June 30, 1984, succeeded in securing participation from 67 radio stations in 39 counties, identifying 156 owners per month. Radio stations in an average of three additional counties are contacted each month for broadcast participation.

12. As part of the Division's efforts to reunite owners or heirs with their unclaimed funds, during FY 84, 20,725 names of owners were published throughout the state. This resulted in 6,910 inquiries from the public — a one-year record. The Division then processed and approved more than 2,600 claims and returned $1,442,697 to the rightful owner or heir. This last figure was the largest amount ever returned to the public in one year.

13. The sale of unclaimed stock certificates realized $283,134 for the Division.

14. The Division mailed in excess of 38,000 letters and forms to potential holders of unclaimed assets in FY 84. The letters provided holder organizations with specific instructions regarding the filing of unclaimed property reports.

15. Illinois is a leader in the area of interstate cooperation and reciprocity. Our formal reciprocal agreements with other states benefit the unclaimed owner by increasing the search potential in an additional state. Holders of unclaimed financial assets are also benefited by reciprocity because reporting requirements are centralized. It is anticipated that Illinois shall continue to be in the forefront of this area and contact has been made with numerous states regarding the agreements. States exchange the unclaimed assets on a regular basis. The following summarizes the activity as of June 30, 1984.

State	Total Received To Date	Total Paid To Date
District of Columbia	$ 8,677.10	$ 16,268.40
Florida	26,495.48	87,441.39
Idaho	531.24	2,390.51
Kentucky	47.00	1,593.73
Massachusetts	76,478.74	23,033.52
Minnesota	52,690.70	23,533.47
Nebraska	6,884.18	4,644.23
North Carolina	1,304.31	3,227.11
Rhode Island	4,626.87	8,598.37
Virginia	2,641.74	6,753.54
Wisconsin	39,371.01	38,853.98
Total	$219,748.37	$216,338.25

Remittance and Other Income

The chart below indicates all monies remitted to the Division during fiscal year 1984. The total figure of $12,678,859 is the second highest since the inception of the Act (1961) exceeded only when the holding period for most unclaimed assets was reduced from 15 to 7 years. The chart also shows Examination Remittances, Examination Fees and Total Claims Paid — each the highest in the history of the Act.

Fiscal Year 1984

Holder Remittances	$ 9,395,504
Currency Exchanges — Unclaimed Money Orders	475,100
Examination Remittances	2,189,823
Examination Fees	98,156
Dividends — Accruing to stock held by Department	24,409
Auctions — Sale of Safe Deposit Contents	20,906
Direct Deposits — Safe Deposit Section — Money without numismatic value	102,786
Sale of Stock	283,134
Reciprocity Remittances	86,326
Miscellaneous	2,713
Total Income	$12,678,859
Total Claims	$ 1,442,697
Net Collections	$11,236,162

Unclaimed Property Division
Statistical Information
Fiscal Year 1984

Inquiries / Claims

Total Inquiries	Total Claims	Total Value of Claims
6,910	2,612	$1,442,697

Department Examiner Activity

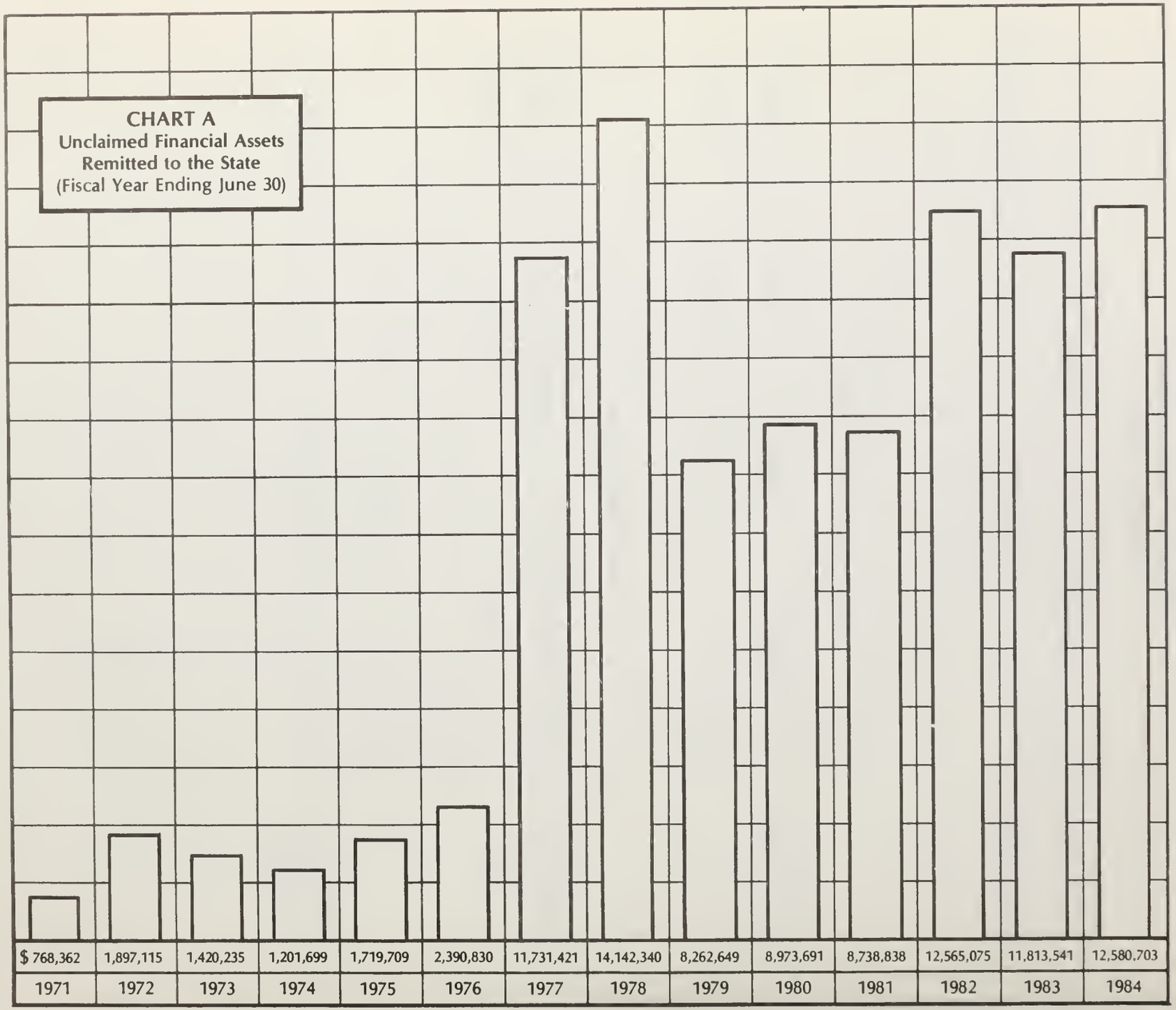
Consultations	Examinations	Remitted	Fees	Total
728	270	$2,189,823	$98,156	$2,287,979

Safe Deposit Boxes

Boxes Collected	Auction Receipts	Monetary Contents	Total
2,566	$20,906	$102,786	$123,692

Totals

Total Revenue	Operation Expense	Net Revenue
$12,678,859	$911,355	$11,767,504



$ 768,362	1,897,115	1,420,235	1,201,699	1,719,709	2,390,830	11,731,421	14,142,340	8,262,649	8,973,691	8,738,838	12,565,075	11,813,541	12,580,703
1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984

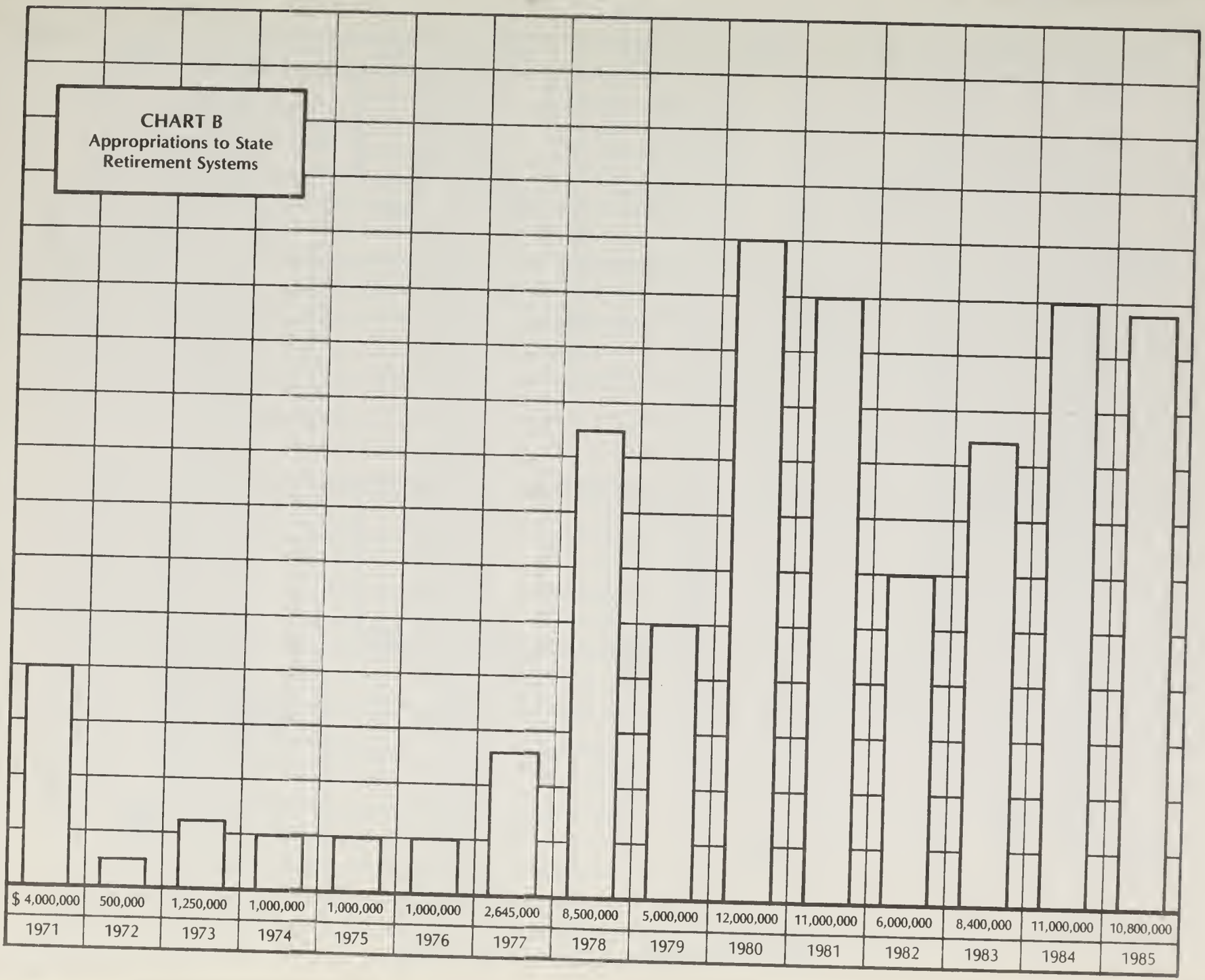

CHART B
Appropriations to State
Retirement Systems
$ 4,000,000
500,000
1,250,000
1,000,000
1,000,000
1,000,000
2,645,000
8,500,000
5,000,000
12,000,000
11,000,000
6,000,000
8,400,000
11,000,000
10,800,000
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985

CHART C

Owner Names Published and Resulting Inquiries

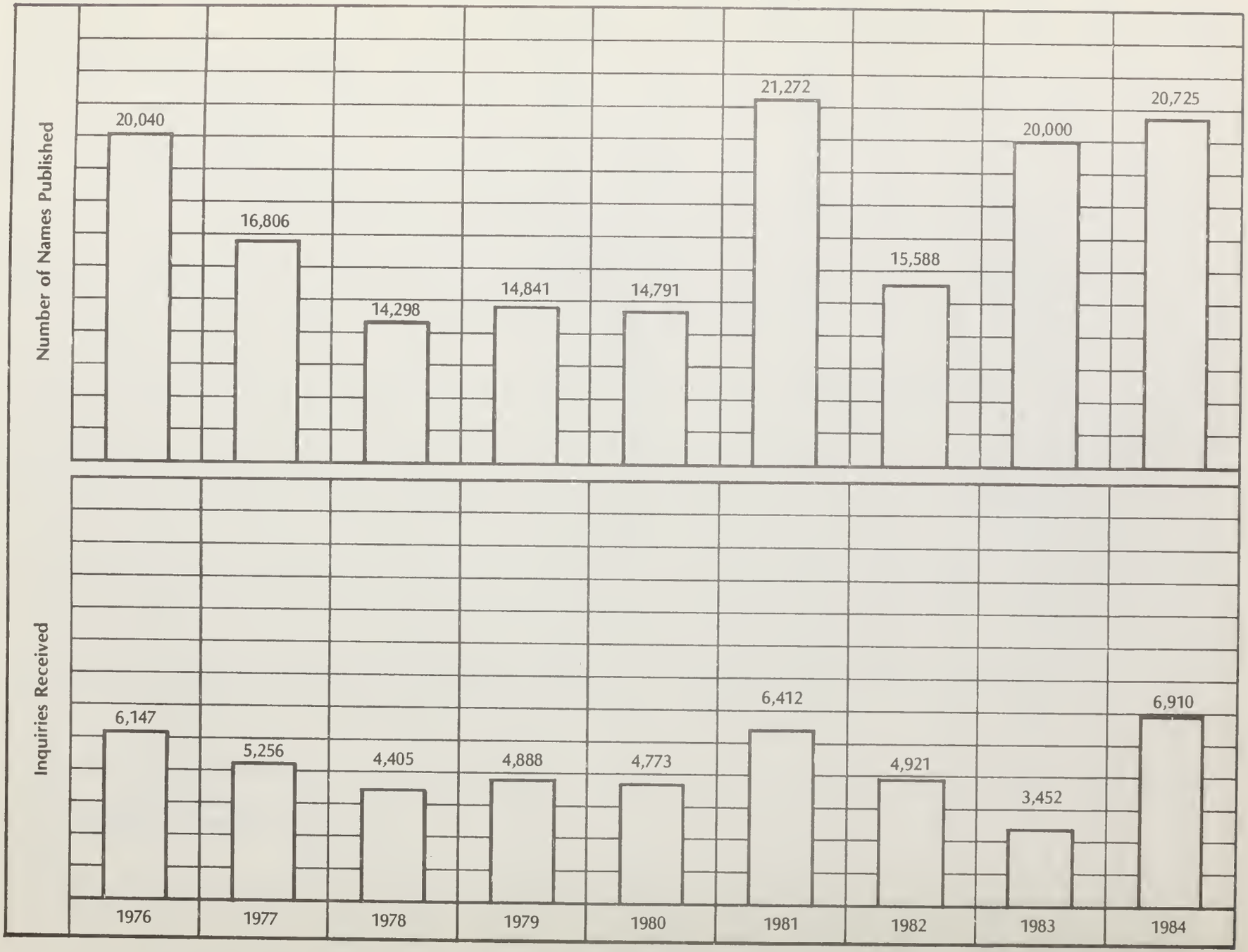
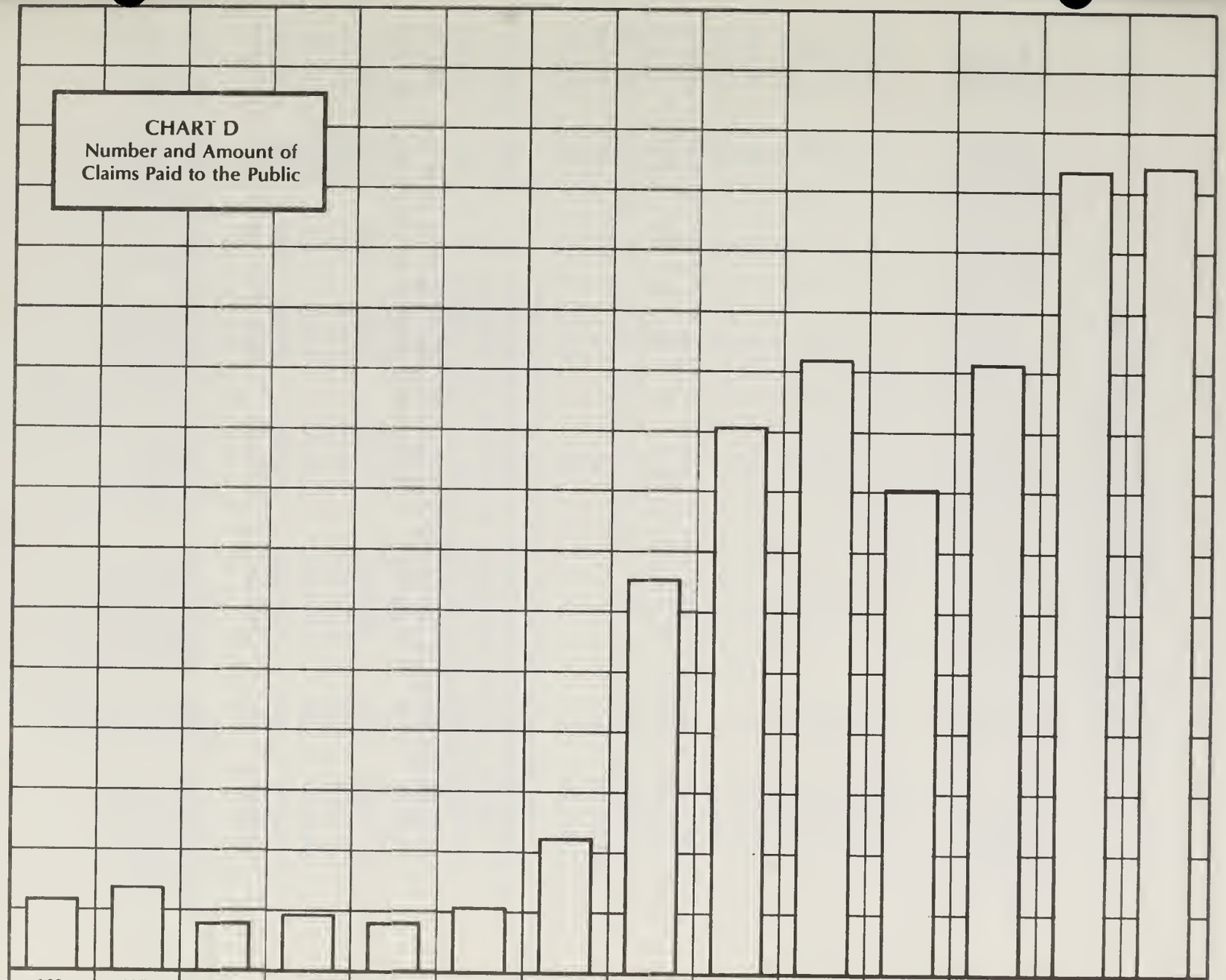


CHART D
Number and Amount of Claims Paid to the Public



	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
Claims	169	195	176	160	142	134	271	753	1,515	1,906	1,994	2,889	2,556	2,612
Amount	$ 123,518	143,532	79,689	93,120	80,148	108,051	324,555	760,061	1,066,525	1,182,844	903,179	1,169,339	1,434,106	1,442,697

Summary
Unclaimed Property Division Activity
Fiscal Years 1962 thru 1984

Fiscal Year	Total Unclaimed Property Remitted	No. of Exams	Amount Found Exams	Amount Remit Exams	Exam Fees Collected	No. of Consul-tations	No. of Claims Paid	Amount Claims Paid
From Remitted Property	$ 24,949	–	$ –	$ –	$ –	–	–	$ –
1962 – 1963	5,482,148	★	★	★	★	★	214	50,487
1964 – 1965	2,139,697	★	★	★	★	★	917	303,119
1966 – 1967	2,472,741	★	★	★	★	★	703	272,634
1968 – 1969	1,800,562	★	★	★	★	★	538	245,805
1970	1,252,242	★	★	★	★	★	242	168,694
1971	768,362	★	★	★	★	★	169	123,518
1972	1,897,115	★	★	★	★	★	195	143,532
1973	1,402,271	★	★	★	★	★	176	79,689
1974	1,201,699	★	★	★	★	★	160	93,120
1975	1,719,709	★	★	★	★	★	142	80,148
1976	2,369,680	★	★	★	21,150	★	134	108,051
1962 – 1976 **Total**	$ 22,531,175	★	★	★	$ 21,150	★	3,590	$1,668,797
1977	11,659,967	107	★	★	71,455	★	271	324,555
1978	14,187,936	104	★	★	22,500	1,914	753	760,061
1979	8,217,289	779	6,499,549	992,210	48,485	1,295	1,515	1,066,525
1980	8,973,691	531	4,695,016	980,291	35,900	1,623	1,906	1,182,844
1981	8,738,838	342	2,727,567	953,457	36,115	427	1,994	903,179
1982	12,565,075	508	11,024,338	1,745,587	41,872	840	2,889	1,169,339
1983	11,813,541	423	4,133,129	1,463,895	46,707	1,008	2,556	1,434,106
1984	12,580,703	270	11,730,803	2,189,823	98,156	728	2,612	1,442,697
1977 – 1984 **Total**	$ 88,737,040	3,127	$40,810,402	$8,325,263	$400,190	7,835	14,496	$8,283,306
Grand Total	$111,268,215	3,127	$40,810,402	$8,325,263	$422,340	7,835	18,086	$9,952,103

"The Department of Financial Institutions does not discriminate in admission to, or treatment of employment in programs or activities in compliance with the Illinois Human Rights Act, the U.S. Civil Rights Act, Section 504 of the Rehabilitation Act, as amended, and the U.S. Constitution. Mary L. Brandon is responsible for compliance. (217/782-8470)"

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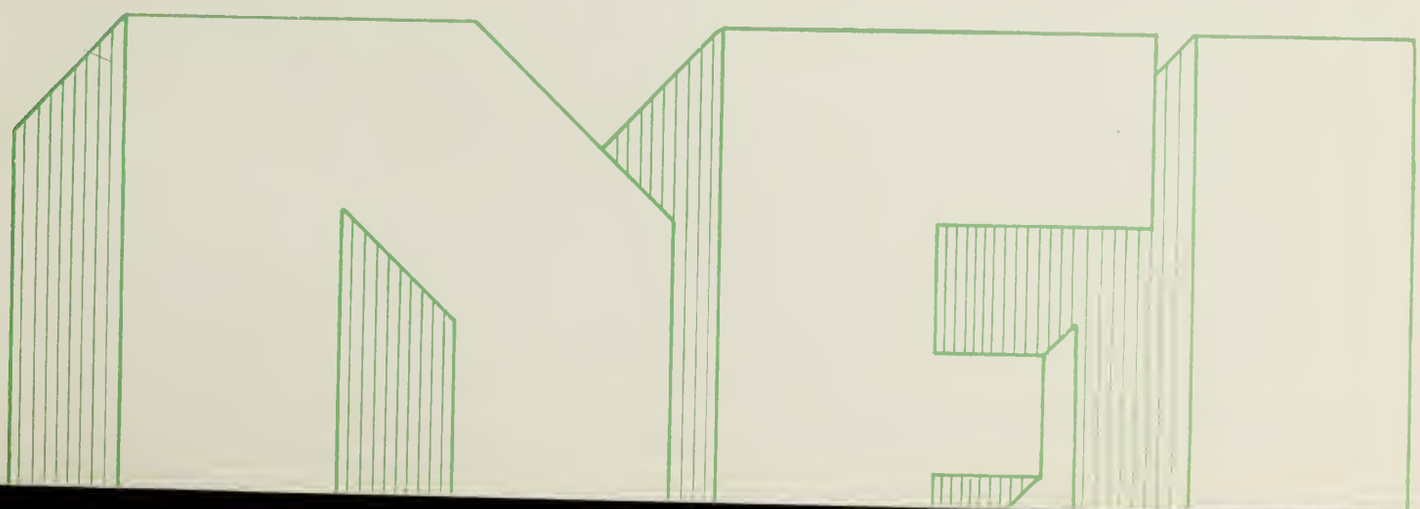
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ANNUAL REPORT

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STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
State of Illinois Center
100 West Randolph • Suite 15-700
Chicago, Illinois 60601

JAMES R. THOMPSON
GOVERNOR

MICHAEL E. FRYZEL
DIRECTOR

JOANNE MITCHELL
ASSISTANT DIRECTOR

December 16, 1985

The Honorable James R. Thompson
Governor
State of Illinois
State Capitol Building
Springfield, Illinois

Dear Governor Thompson:

It is a pleasure to present the following Annual Report on the Department of Financial Institutions to you and the people of Illinois.

The Report reflects the operations and administrative initiatives of the Department for fiscal year 1985.

Sincerely,

Michael E. Fryzel

Michael E. Fryzel
DIRECTOR

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Department of Financial Institutions

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Assistant Director
Joanne Mitchell

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Greeley Koch

Legal Counsel
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Fiscal Officer
Ronald Handlin

Personnel Officer
Mary Louise Brandon

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Barbara Kasper

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Yvonne Blackwell
Bea Jones
Connie Kahl
Janet Haynes
Kathy O'Connor

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Charles Tomlinson, Assistant Supervisor

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Pasquale Palumbo
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Cecil Wyant

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American Counseling Service

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Financial Counselors

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John Brady, Assistant Supervisor
Robert Force, Assistant Supervisor

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Norm Glazer
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Little Company of Mary Hospital C.U.

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General Foods Employees C.U.

Dale F. Schumacher
SIU Employees Credit Union

Angel Lopez, Jr.
Credit Union 1

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Natalie Kardaris
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Edwin Toledo
John Van Zyl

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Chairman

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New Roosevelt Currency Exchange

David L. Schiavone, Attorney
Wildman, Harrold, Allen & Dixon

John F. Leon

Irene Norwood
South Austin Community Council Coalition

Michael Guthrie
Financial Enterprises, Inc.

Miriam F. Miquelon
Miquelon, Cotter & Daniel Ltd.

Mel Jon Thillens, Jr.
Thillens Incorporated

Unclaimed Property Division

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Joseph Temperelli, Assistant Supervisor

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Stephen Becker
Denis Campbell
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Susan Tammaro
J. Cornel West

INTRODUCTION

The Department of Financial Institutions was created in 1957 as a code department of the State. Its enabling legislation, the Financial Institutions Code, authorized it to investigate, examine, license and regulate financial institutions in the State of Illinois: currency exchanges, credit unions, pawners' societies, title-guaranteeing companies, foreign exchanges, and businesses making loans of $10,000 or less. It received responsibility to administer the Sale of Exchange Act and Financial Planning and Management Services Act, these powers and duties transferred to the Department from the Auditor of Public Accounts. The Department also administers the Safety Deposit Box Act of 1945, Uniform Disposition of Unclaimed Property Act of 1961 (thru which the Department is responsible for recovering unclaimed assets held by financial institutions, corporations, retailers, etc. seven years or longer), Consumer Installment Loan Act of 1963, the Consumer Credit Counseling Corporation Act of 1965, the Pawners' Societies Act of 1899, Development Credit Corporation Act of 1965, Sales Finance Agency Act of 1967, the Illinois Credit Union Act, the Currency Exchange Act, the Foreign Exchange Act, and the Insurance of Titles to Real Estate Act. In addition to the Acts that mandate specific regulation by the Department of Financial Institutions, there are approximately 23 other Acts that are ancillary to the Department and under which the Department has a monitoring function, such as the Retail Installment Sales Act (Chap. 121½, Sec. 501.), the Consumer Fraud Act (Chap. 121½), the Savings and Loan Act (Chap. 17, Par. 3001 et seq.), the Illinois Banking Act (Chap. 17, Par. 301 et seq.), etc.

Management and control of the Department are vested in the Director who is appointed by the Governor and confirmed by the Senate. The Department consists of four divisions, each headed by a Supervisor who is responsible for dealing directly with the institutions under their control through examination and supervision. The four divisions of the Department are the Credit Union Division, the Currency Exchange Division, the Unclaimed Property Division and the Consumer Credit Division.

The Department is advised in its regulation of financial institutions by three advisory boards appointed by the Governor. The three advisory boards of the Department are the Board of Credit Union Advisors, the Board of Currency Exchange Advisors and the Board of Financial Planning and Management Services Advisors. Each of these boards advises the Director of the methods employed by the Department to fulfill its fundamental responsibility for protecting the interests of depositors, borrowers, shareholders and consumers.

The Department of Financial Institutions is unique in that it is totally self-supporting as a result of its licensing and examination functions which return revenue to the State Treasury.

A statutory mandate provides only the framework of an agency. The vitality and effectiveness of an agency supersedes its statutory mandate and success must be measured by its productivity. Fiscal Year 1985 was a very successful and productive one for the Illinois Department of Financial Institutions. Accomplishments are too numerous to list in toto here: all are included in the Division sections of the Annual Report. Some are so significant, however, that they must be highlighted, i.e.:

All State Credit Unions Insured

December 31, 1984, a milestone in Illinois credit union history was achieved when the final uninsured credit union obtained share insurance. These are the 840 State-chartered credit unions serving approximately 1.4 million Illinois citizens and which should grow to $3.8 billion in assets and have $3.5 billion in members' shares by the end of 1985. The share insurance requirement is a result of the efforts of the Department to provide additional assurance to each credit union member that their savings shares are protected.

Obtained Historic Cache

The Department received from the U.S. Comptroller of the Currency 4,778 safe-deposit boxes taken into custody by the federal government more than half a century ago during the Great Depression. The boxes were obtained when 76 Federally - chartered banks in 33 Illinois counties collapsed during the Depression. Under a program dubbed PROJECT PHOENIX, the Department announced a Statewide search for the nearly 5,000 owners in an effort to return their property. Director Michael E. Fryzel has also engaged a team of researches from Northwestern University and Chicago City Colleges to assist with a thorough inventory of the boxes contents. Part of their work will be to determine which of the unclaimed material is of historical significance and could be loaned to various historical societies and museums in Illinois. (Director Fryzel recommended legislation, which the

General Assembly approved, amending Section 17 of the Uniform Disposition of Unclaimed Property Act to allow the Director to loan property to a recognized exhibitor if it is of historical value.) Most of the researchers' efforts will be coordinated with demographers familiar with Illinois history and ethnic migrant patterns, lawyers who can research legal papers and a philatelist who can research postage stamps and stamps used on legal papers (a custom carried over from Europe and replaced since the 1930s by using embossing seals). In addition, if coins are found, there services of a numismatist will be used. One of the larger numbers of boxes returned to Illinois were taken from the country's first black Federal bank, the Douglass National Bank of Chicago. Founded in 1929 and with assets that at the time reached $1 million, the bank was a financial center for many of Chicago's leading families. Researches believe that Douglass National Bank's boxes could provide them with more insight into the way blacks struggled to gain financial and social independence during the early part of this century. In addition, other banks from Chicago and around the State will provide crucial information on ethnic migration patterns in Illinois since the turn of the century.

In a massive undertaking, contents of the 4,778 boxes have been inventoried in record time. Now that this has been accomplished, the Illinois Department of Financial Institutions, as required by the Uniform Disposition of Unclaimed Property Act, will advertise names of safe-deposit box owners in major newspapers in the cities of the failed banks.

Record Year for Receipt and Disbursement of Unclaimed Assets

Governor James R. Thompson announced that the Department of Financial Institutions took in over $16 million in unclaimed property and returned more than $1.6 million to Illinois citizens during the past fiscal year, breaking all previous records for the receipt and disbursement of unclaimed assets. Not only did the Unclaimed Property Division of the Department collect over $16 million in unclaimed financial assets, but it returned more than $1.6 million to 2,493 Illinois citizens who had forgotten about money that was rightfully theirs. In addition, the Department published the names of 21,476 individuals who are entitled to reclaim property. This is the most comprehensive list ever published of names submitted for the first time.

Since 1977, the Thompson Administration has increased efforts to enforce the Uniform Disposition of Unclaimed Property Act — one of Illinois' original consumer protection laws — and to return as much money as possible to the rightful owners or their heirs.

Between 1962 (when the Act took effect) and 1976, the Department collected $22,531,175 and returned $1,668,797. Through June 30, 1985, the Department has collected $104,896,073 and returned $9,951,299 to the public. Compared to the first 14 years of the Act's inception, during the past 8 years the Department has increased unclaimed property remittances by almost 500%; increased exam fee collection by 96% and paid 79% more claims returning 83% more dollars to owners.

Legislation

Legislative milestones were achieved during this fiscal year. Significant legislation impacting the Department is:

HB 528 Amends the Illinois Credit Union Act to provide that the membership of a credit union shall consist of a group or groups of persons having a common bond. Deletes initial population limitation on neighborhoods with respect to the definition of common bond.

SB 667 Amends an Act in relation to State monies to add qualifications for credit unions which are to receive notice that proposals are to be received for the deposit of State money. Requires a credit union to be federally insured with $50,000,000 worth of assets before being considered for State money.

SB 834 Amends the Consumer Installment Loan Act. Repeals the Consumer Finance Act. Loans shall not exceed $10,000.

SB 1413 Amends Section 17 of the Uniform Disposition of Unclaimed Property Act. Allows for the Director to loan property to a recognized exhibitor if it is of historical value.

HB 2441 Amends the Currency Exchange Act to provide that stockholders of a corporation that is applying for a license for a currency exchange shall complete the portion of the application that requires individual background information.

SB 1192 Amends the Currency Exchange Act. Repeals the surety bond requirement in relation to ambulatory currency exchanges.

Fiscal Information
For the Year Ending June 30, 1985

I. Summary by Fund and Division

Division	Expenditures	Revenues	Excess Rev. Over Exps.
General Revenue Fund:			
Administrative	$ 261,682	$ 212	$ (261,470)
Consumer Credit	464,612	1,746,234	1,281,622
Credit Union	703,435	735,598	32,163
Currency Exchange	353,451	245,160	(108,291)
E.D.P.	28,734	0	(28,734)
Total GRF	$ 1,811,914	$ 2,727,204	$ 915,290
State Pensions Fund:			
Administrative	$ 193,152	$ 182	$ (192,970)
Unclaimed Property	972,513	16,335,782	15,363,269
E.D.P.	64,602	0	(64,602)
Total SPF	$ 1,230,267	$ 16,335,964	$ 15,105,697
Unclaimed Property Trust Fund	$ 1,394,302	$ 1,709,302	$ 315,000
Department Total	$ 4,436,483	$ 20,772,470	$ 16,335,987

II. Expenditure Summary by Division and Category

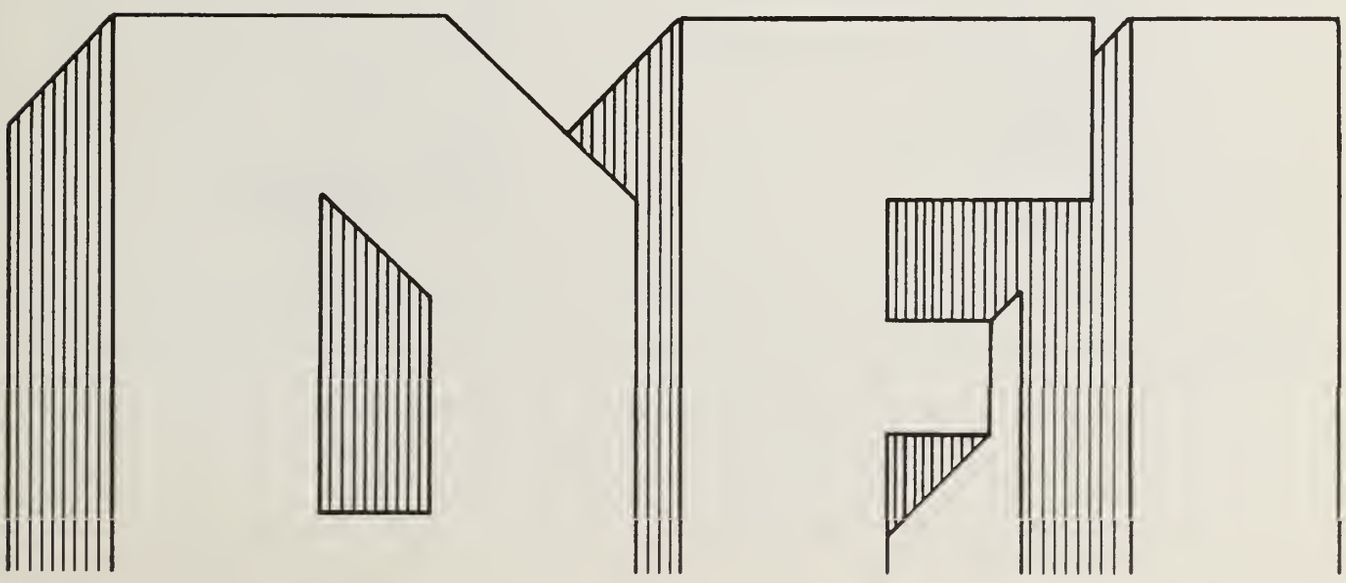
Expenditure Category	Administrative	Consumer Credit	Credit Union	Currency Exchange	Unclaimed Property	E.D.P.	Totals
Personal Services	$ 273,720	$ 364,007	$ 549,905	$ 278,062	$ 627,382	$ 13,848	$ 2,106,924
Retirement	15,249	20,360	31,972	15,486	35,067	808	118,942
Social Security	17,990	20,836	31,216	19,543	40,656	973	131,214
Group Insurance	4,055	0	0	0	30,656	970	35,681
Contractual Services	70,730	7,356	12,373	15,096	172,168	71,742	349,465
Travel	15,839	43,866	64,969	20,047	45,497	2,210	192,428
Commodities	3,471	3,887	4,249	1,484	7,665	2,785	23,541
Printing	3,355	3,351	4,620	3,433	10,035	0	24,794
Equipment	11,976	549	3,861	0	2,054	0	18,440
Telecommunications	35,306	0	0	0	0	0	35,306
Operation of Auto Equipment	3,143	0	0	0	1,333	0	4,476
Refunds	0	400	270	300	0	0	970
Totals	$ 454,834	$ 464,612	$ 703,435	$ 353,451	$ 972,513	$ 93,336	$ 3,042,181

III. Expenditure Summary by Fund and Category

Expenditure Category:	General Revenue Fund Appropriation	Expenditure	Lapse
Personal Services	$ 1,430,500	$ 1,365,397	$ 65,103
Retirement	80,100	77,474	2,626
Social Security	96,800	83,759	13,041
Contractual Services	97,250	91,641	5,609
Travel	147,900	138,833	9,067
Commodities	14,600	12,046	2,554
Printing	15,600	13,960	1,640
Equipment	4,800	4,671	129
Telecommunications	22,100	21,541	559
Operation of Auto Equipment	1,800	1,622	178
Refunds	1,500	970	530
Totals	$ 1,912,950	$ 1,811,914	$ 101,036

Expenditure Category:	State Pensions Fund Appropriation	Expenditure	Lapse
Personal Services	$ 794,700	$ 741,527	$ 53,173
Retirement	44,500	41,468	3,032
Social Security	54,300	47,455	6,845
Group Insurance	46,400	35,681	10,719
Contractual Services	292,750	257,824	34,926
Travel	55,800	53,595	2,205
Commodities	13,800	11,495	2,305
Printing	14,200	10,834	3,366
Equipment	14,000	13,769	231
Telecommunications	14,800	13,765	1,035
Operation of Auto Equipment	3,800	2,854	946
Totals	$ 1,349,050	$ 1,230,267	$ 118,783

CONSUMER CREDIT DIVISION



CONSUMER CREDIT DIVISION
ANNUAL REPORT
FISCAL YEAR ENDING JUNE 30, 1985

The Consumer Credit Division functions as regulator of financial institutions in accordance with nine separate statutes covering a broad range of consumer services. At year end, 1,209 licensees were in operation providing these services in Illinois. The licenses included 424 Consumer Finance, 498 Consumer Installment Loan, 19 Financial Planning and Management Services, 10 Foreign Exchange, 15 Safety Deposit Box, 13 Sale of Exchange, 212 Sales Finance Agency, and 18 Title Insurance. The Division staff conducted 1,566 examinations of those businesses to determine compliance with the statutes and regulations governing their enforcement.

In addition, the Division investigated 358 consumer complaints during the calendar year 1984 and acted as a source of reference for both public and private agencies representing the consumer public. Of the 358 complaints received, 2.5% were against licensees of the Consumer Finance Act, 21.5% against Consumer Installment Loan Act licensees, 39.1% against Sales Finance Agency Act licensees, 21.5% against other business authorizations (OBA) in licensees offices, 2.0% against companies authorized to do business under the Title Insurance Act and 11.7% against nonlicensees of the Division. Of the total complaints, 44.4% were resolved in favor of the customer, 46.4% resolved in favor of the licensees and 9.2% referred to other regulatory agencies at the federal, state and county levels. Areas of complaint include collection methods, payment crediting, repossessions, rebate of unearned interest, interest rates, return of documents, and excessive insurance.

The laws administered by this Division are:

Consumer Finance Act, Ill. Rev. Stat. Ch. 17, Par. 5601
Consumer Installment Loan Act, Ill. Rev. Stat. Ch. 17, Par. 5401
Development Credit Corporation Act, Ill. Rev. Stat. Ch. 32, Par. 1001
Financial Planning & Management Services Act, Ill. Rev. Stat. Ch. 17, Par. 5301
Foreign Exchange Act, Ill. Rev. Stat. Ch. 17, Par. 2601
Safety Deposit Box Act, Ill. Rev. Stat. Ch. 17, Par. 1451
Sale of Exchange Act, Ill. Rev. Stat. Ch. 17, Par. 4701
Sales Finance Agency Act, Ill. Rev. Stat. Ch. 17, Par. 5201
Title Insurance Act, Ill. Rev. Stat. Ch. 73, Par. 478

After appropriate investigation of principals and plans, a total of 75 new licenses were issued in FY'85 for operations under the above listed acts. Each request by a licensee to provide an additional financial service (Other Business Authorization) was fully investigated to ensure that its conduct would not conceal or facilitate evasion or violation of the licensed act. Each request by a licensee to relocate an office was investigated to determine that the services to the consumer would not be jeopardized. The Director has authorized the following other businesses to be conducted in licensees' offices:

Residential Real Estate Mortgage Loans
Sale of Mortgage Insurance
Various Forms of Life, Accident, Health and Property Insurance
Premium Financing
Open End Revolving Loans
VISA Card Loans
Sale of Exchange
Sale of Securities
Income Tax Preparation
Sale of Motor Club Membership
Real Estate Sales
Business Leasing
Leasing Equipment
Mortgage Banking
Thrift Club
Sale of Commercial Paper
Transmittal of Funds

A primary administrative activity in FY'85 involved cooperative work with the Joint Committee on Administrative Rules. The end result was approval of a substantial number of technical and editorial amendments to clarify the meaning of the Rules and Regulations and ensure adherence to the intent of the statutes involved including the Consumer Finance, Consumer Installment Loan, Sales Finance Agency and Financial Planning & Management Services Acts. As part of these revisions, fees were increased from $75 to $100 for annual examinations of licensees of the Consumer Finance, Consumer Installment Loan and Sales Finance Agency Acts to more adequately cover actual costs.

Relocation fees were increased from $50 to $100 for Consumer Finance and Consumer Installment Loan offices and from $10 to $25 for Sales Finance Agency offices. All revised Rules and Regulations were printed and distributed to licensees.

Other significant administrative activities include analysis, recommendations and hearings concerning the following bills introduced in the General Assembly:

HB 621 Loan Brokers Act would regulate the activities of loan brokers and provide penalties for violations. The bill was passed by the House and Senate, but was vetoed by the Governor.

HB 699 Consumer Bank Act provides for establishment and regulation of consumer banks which may lend money up to $200,000, but may not carry demand accounts nor accept trust accounts. As of the end of the spring session, the bill was assigned to Interim Study Committee.

HB 1556 amends the Consumer Installment Loan Act to remove lower loan limit of $800, increases application and license fees, authorizes fines for violations, and repeals the Consumer Finance Act. The bill failed to pass on its own and was subsequently attached as an amendment to SB 834 which was passed by the General Assembly and signed by the Governor.

HB 1764 amends certain Acts to reimpose limits on interest rates which were in effect prior to September 25, 1981. As of the end of the spring session, the bill was assigned to Interim Study Committee.

HB 2085 amends Real Estate Title Guarantors Act to restrict controlled business and provide for regulation of title insurance agents. As of the end of the spring session, the bill was assigned to Interim Study Committee.

SB 326 amends the Interest Act to set a 15% per year maximum rate on credit card and revolving credit accounts. This bill was tabled by the sponsor.

The approved Consumer Credit record retention system was implemented in FY'85 resulting in the duplicate safekeeping of records over two years old on microfilm, and a great reduction in file space requirements for the offices.

Reporting to the Supervisor of the Consumer Credit Division are one Assistant Supervisor in the Chicago office and one Assistant Supervisor in the Springfield office. Eight field examiners and two clerical employees complete the Division's personnel roster.

The Consumer Credit Division is a self-supporting agency as indicated by the FY'85 fiscal summary below:

Examination fees[1]	$ 132,478.50
Licensing and renewal fees[2]	$ 201,260.00
Retaliatory fees[3]	$ 1,396,726.46
Miscellaneous fees[4]	$ 15,769.93
TOTAL REVENUE	$ 1,746,234.89
TOTAL EXPENSES	$ 464,700.00

[1] Examination fees consist of charges of $100.00 per Examiner per day to conduct examinations of licensee's office as authorized by Statute.

[2] Initial licensing and annual renewal fees are set by Statute.

[3] Retaliatory fees are imposed on foreign title insurance companies doing business in Illinois to reciprocate for taxes imposed on Illinois companies doing business in their State of incorporation.

[4] Miscellaneous fees include application, investigation, name change, and relocation fees authorized by Statute.

CONSUMER FINANCING

The Division administers three statutes governing the extension of credit to the general public, i.e., Consumer Finance Act (CFA), Consumer Installment Loan Act (CILA) and Sales Finance Agency Act (SFA). The Consumer Finance Act as amended provides for the licensing and regulation of the business of making loans of $3,000 or less, permitting an interest charge greater than otherwise allowed, and authorizing certain requirements and remedies for the lender. There were 424 active Consumer Finance licenses at year end.

The Consumer Installment Loan Act provides for the licensing and regulation of the business of making consumer loans from $800 to $10,000. FY'85 reversed the past decline in active licenses issued under the Consumer Installment Loan Act with a modest increase from 492 to 498. All Consumer Finance and Consumer Installment Loan Act licensees are examined at least once a year to ensure compliance with Illinois law, and, in addition, are required to file a detailed financial report annually.

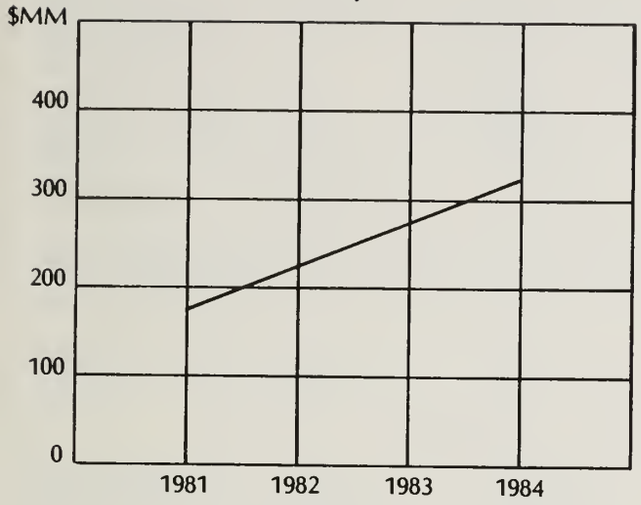
The Sales Finance Agency Act provides for the licensing and regulation of the business of purchasing or making loans secured by retail installment contracts, and further provides for at least annual examination to ensure compliance with Illinois law. The Division issued 35 new licenses and cancelled 27 licenses under this Act during FY'85 resulting in a total of 212 licensees as of June 30, 1985. The total number of licensees under the Sales Finance Agency Act has remained fairly constant for a number of years. In addition to those licensed under the Sales Finance Agency Act, a licensee under the Consumer Finance or Consumer Installment Loan Acts may, by statute, engage in the sales finance business without securing an additional license. However, such a business is considered as licensed under the Sales Finance Agency Act, is required to comply with that Act, and is subject to revocation of such authorization in any manner provided in the Act.

The Federal Trade Commission Credit Practices Rule effective March 1, 1985 is designed to protect consumers by prohibiting creditors from employing certain terms and practices in credit contracts, requiring a specific and separate notice to a co-signer before the obligation exists, and providing fines for violation. In case of conflict, the FTC rule preempts state law. Of particular concern to Illinois lenders is the prohibition of wage assignments unless such assignment is revocable at will by the debtor. Confession of judgment, waiver of exemption, non-purchase money security in household goods, and pyramiding late charges are also prohibited.

The Illinois licensed consumer loan industry has made a substantial recovery from the disastrous years of 1980 and 1981 (Graph I), but still the composite figures indicate a modest income of 2.2% of net receivables, (Graph II). The improved performance has been assisted by the improvement in the overall economy, the 1981 amendment to permit the marketplace to fix the finance charge, a general reduction in interest rates (Graph III), and increased activity in other business authorizations (Graph IV).

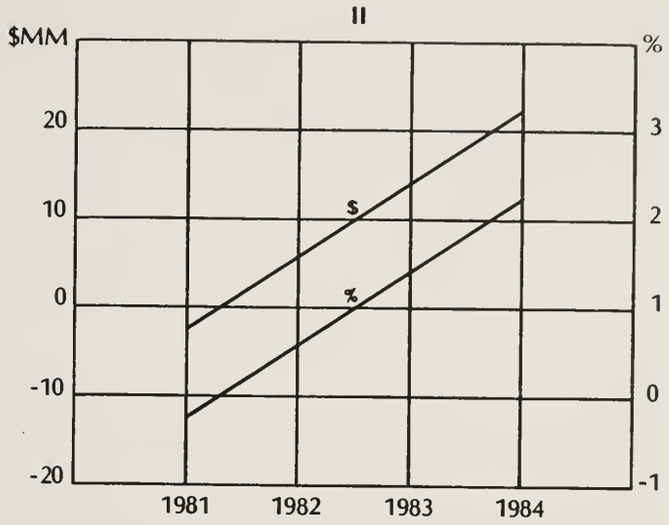
CONSOLIDATED STATISTICS
1981 - 1984
Compiled From Licensees' Annual Reports

I



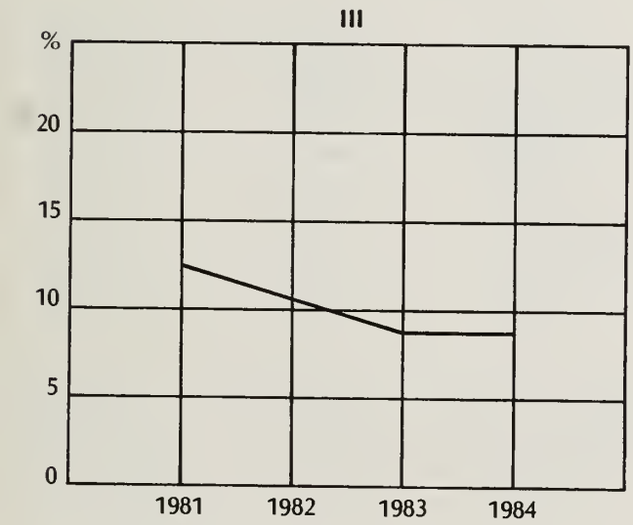
Operating Income

II



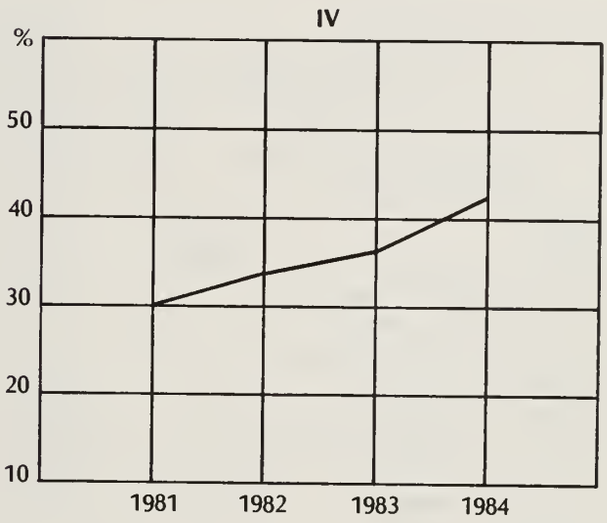
Net Income in $'s and % of Net Receivables

III



Cost of Borrowed Capital
as % of Net Receivables

IV



Composite Income from OBA's
as % of Total Income

CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

January 1, 1984 — December 31, 1984
Compiled From Licensees' Annual Reports

	CFA	CILA	Other Business	Total
INCOME	$	$	$	$
Charges Collected and/or Earned	31,046,002	93,577,438	96,446,198	221,069,638
OTHER INCOME				
(a) Recording Fees	636	14,968	12,602	28,206
(b) Interest on Bank Balance	16,211	15,602	66,243	98,056
(c) Insurance Income	946,559	1,667,745	1,505,065	4,119,369
(d) All Other Income	1,145,944	2,904,378	2,668,074	6,718,396
Total Operating Income	$ 33,155,352	$ 98,180,131	$100,698,182	$ 232,033,665
EXPENSES				
Advertising	$ 575,107	$ 1,984,157	$ 1,585,927	$ 4,145,191
Auditing	71,885	209,168	267,756	548,809
BAD DEBTS				
(a) Charge-offs	5,024,329	6,758,208	2,668,603	14,451,140
(b) Deduct: Collections on Accounts	(1,661,550)	(1,794,338)	(1,101,958)	(4,557,846)
(c) Additions to Reserve for Bad Debts	(2,497,505)	6,484,448	1,206,055	5,192,998
Depreciation & Amortization	213,745	576,315	920,669	1,710,729
Insurance & Fidelity Bonds	182,182	421,731	491,735	1,095,648
Legal Fees & Disbursements	311,463	1,016,177	686,390	2,014,030
Postage, Printing, Stationery & Supplies	581,293	1,321,540	1,511,207	3,414,040
Rent, Janitorial Services & Utilities	978,257	2,914,583	2,886,171	6,779,011
Salaries of Officers, Owners & Partners	560,317	694,097	2,505,184	3,759,598
Salaries of all other Employees	4,432,070	13,609,552	13,055,966	31,097,588
Taxes — Other Than on Income	340,785	946,207	873,944	2,160,936
License Fees	41,333	89,797	36,014	167,144
Telephone & Telegraph	475,974	1,268,193	1,421,335	3,165,502
Travel, Auto Expense & Allowance	153,423	574,901	643,396	1,371,720
Supervision & Administration (when not allocated to other items)	2,151,635	5,175,538	5,319,638	12,646,811
All Other Expenses	1,182,031	3,416,623	4,534,488	9,133,142
Interest Paid on Borrowed Funds	12,209,487	31,596,150	45,612,720	89,418,357
Total Expenses Before Income Taxes	25,326,261	77,263,047	85,125,240	187,714,548
Income Before Income Taxes	7,829,091	20,917,084	15,572,942	44,319,117
INCOME TAXES				
(a) State	293,148	1,041,743	819,513	2,154,404
(b) Federal	2,734,626	8,435,814	7,609,830	18,780,270
Net Income	$ 4,801,317	$ 11,439,527	$ 7,143,599	$ 23,384,443
Average Monthly Expense per Account	$ 20.72	$ 35.78	$ 37.67	$ 33.28

CONSOLIDATED STATEMENT OF ASSETS

As of December 31, 1984
Compiled From Licensees' Annual Reports

	CFA	CILA	O.B.A. R/E Loans	Sales Finance	All Other Business	Total
Cash on Hand & in Banks	$	$	$	$	$	$ 5,599,116
Short Term Investments						1,191,924
Receivables						
Gross Receivables	138,519,787	517,484,795	263,771,113	178,627,268	185,675,606	1,284,078,569
Less: Unearned Charges	32,055,831	118,956,457	42,411,613	34,974,115	11,570,920	239,968,936
Net Received	106,463,956	398,528,338	221,359,500	143,653,153	174,104,686	1,044,109,633
Less: Reserved for Bad Debts	3,919,752	15,024,400	4,100,222	5,822,838	2,677,298	31,544,510
Adjusted Net Receivables	102,544,204	383,503,938	217,259,278	137,830,315	171,427,388	1,012,565,123
Real Estate (Cost Less Reserve for Depreciation)	82,264	430,726			1,003,147	1,516,137
Furniture, Fixtures & Autos (Less Reserve for Depreciation)	1,895,472	2,640,006			1,252,911	5,788,389
Other Useful in the Business	1,470,331	7,751,252			5,528,057	14,749,640
Total Assets	$105,992,271	$ 394,325,922	$ 217,259,278	$ 137,830,315	$ 179,211,503	$ 1,041,410,329
Average Number of Accounts Outstanding	101,839	179,939	14,053	136,444	37,813	470,088

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Size		$		$		$
$800 Or Less	20,910	11,056,182			143,368	62,311,342
$801 To $2000	51,726	72,223,426	40,848	65,019,459	64,588	76,754,049
$2001 To $3000	21,994	65,765,350	27,968	78,001,797	14,034	32,841,211
$3001 To $5000			26,421	105,189,749	11,687	31,783,018
$5001 To $10,000			11,572	93,421,044	2,726	19,373,725
$10,001 To $25,000					6,343	99,868,943
$25,001 And Over						75,996,181
Total Loans Made	94,630	$ 149,044,958	106,809	$ 341,632,049	242,746	$ 398,928,469

DISTRIBUTION OF LOANS BY SIZE AND TYPE OF SECURITY continued

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Distribution By Type of Security		$		$		$
Based In Whole or Larger Part On:						
Household Goods	34,890	58,239,817	41,070	105,713,407	133,637	93,624,289
Motor Vehicle	9,714	17,049,971	15,859	60,791,468	13,441	28,329,562
Household Goods & Motor Vehicles	10,213	27,280,050	14,903	54,014,645	2,615	3,184,533
Other Chattels	3,903	6,847,375	3,444	11,070,827	77,536	69,965,373
Comaker Endorsed Or Guaranteed	2,273	2,528,403	1,301	3,781,459	109	789,787
Wage Assignments	18,261	19,824,207	9,609	18,803,847	2,138	2,955,560
Unsecured	15,376	17,275,135	13,450	34,320,169	2,740	25,953,176
Real Estate	——	——	7,173	53,136,227	10,530	174,126,189
Total Loans Made	94,630	$ 149,044,958	106,809	$ 341,632,049	242,746	$ 398,928,469

DELINQUENCY AND LEGAL ACTION SUMMARY

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA	
	Number of Accounts	Unpaid Principal Balance	Number of Accounts	Unpaid Principal Balance
Accounts With No Payment Either Of Principal Or Of Charges For		$		$
60-89 Days	2,632	3,037,804	2,325	6,084,876
90 Days Or More	3,006	3,170,671	3,296	9,374,533
Total	5,638	6,208,475	5,621	15,459,409
Delinquency As A Percent Of Gross Outstanding Loans		4.41%		2.99%

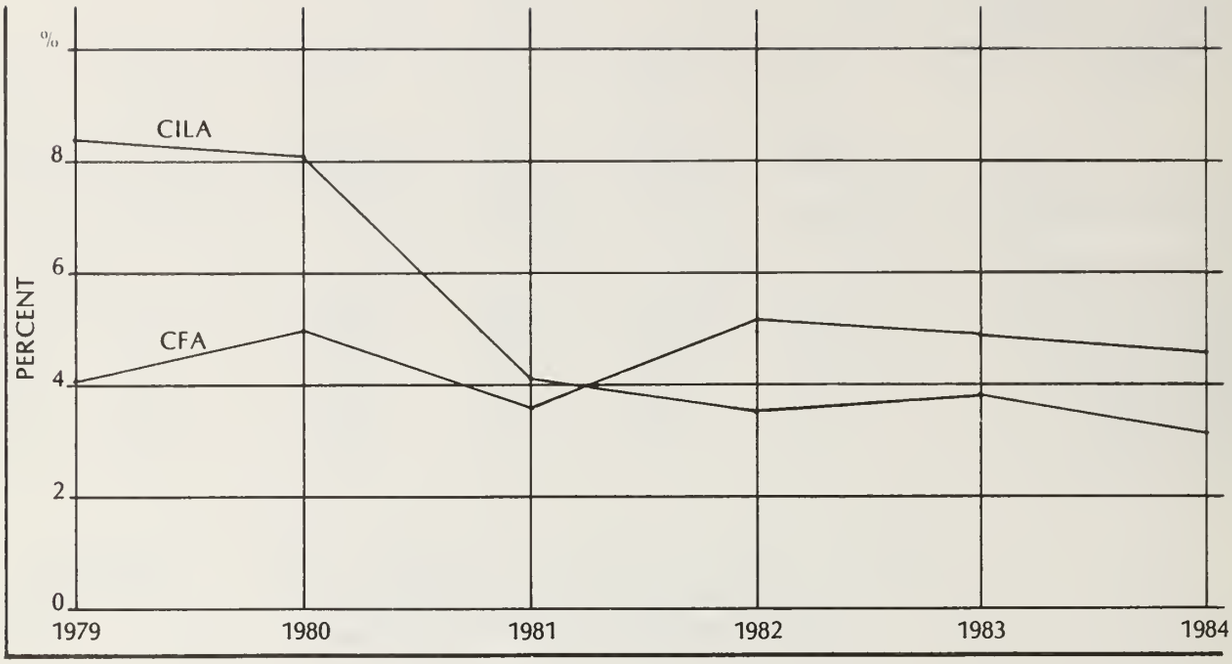
DELINQUENCY AND LEGAL ACTION SUMMARY continued

January 1, 1984 — December 31, 1984
Compiled from Licensees' Annual Reports

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Accounts On Which A Bankruptcy Notice Was Received During The Year		$		$		$
Chapter Thirteen	957	1,536,785	1,325	4,725,971	552	1,625,610
All Other Chapters	1,726	2,598,915	2,129	6,273,082	585	2,599,621
Total	2,683	4,135,700	3,454	10,999,053	1,137	4,225,231
Number of Wage Assignments Filed	3,086		2,189		3,546	
Suits For Recovery of Judgment						
Pending At Beginning Of Year	432	394,519	385	1,292,861	195	522,265
Instituted During Year	846	1,068,821	881	2,409,746	266	1,202,592
Settled Before Judgment	231	235,186	252	978,357	54	170,672
Judgment Obtained	653	828,143	606	1,486,557	200	708,759
Pending At Year End	393	417,758	421	1,430,210	276	841,710
Real Estate Foreclosure	—	—	132	2,302,518	92	1,717,554

	CFA		CILA		Other Business	
	No.	Principal Balance	No.	Principal Balance	No.	Principal Balance
Possession Of Security Obtained By Licensee		$		$		$
Household Goods	479	851,443	47	87,802	91	93,771
Motor Vehicle	318	664,949	303	1,004,234	82	185,524
Other Chattels	192	308,585	32	74,959	80	354,382
Real Estate	—	—	88	1,674,288	86	2,263,982
Total	989	1,824,977	470	2,841,283	339	2,897,659

	Household Goods	Motor Vehicle	Other Chattels	Real Estate
Sale of Security by Licensees				
Number	136	401	94	127
Amount Due	$ 153,481	990,271	140,740	3,657,663
Amount Collected	$ 42,431	370,235	74,002	3,010,284



Over 60 Days Delinquincy as % of Receivables

CONSUMER FINANCING

OTHER BUSINESS AUTHORIZED IN LICENSED OFFICES BASED ON DATA FROM LICENSEES' ANNUAL REPORTS

Sales Finance

Number of contracts purchased	190,450
Dollar amount of contracts purchased	$ 177,800,617
Gross Income	$ 27,461,570
Losses charged off	$ 3,703,101

Credit Life & Disability Insurance

Coverage written	$ 665,388,910
Premiums charged	$ 27,142,003
Income to licensees	$ 2,452,896

Residential Real Estate Mortgage Loans

The Director of Financial Institutions has granted an Other Business Authorization (OBA) to fifty-eight different consumer credit companies to make loans over $10,000 secured by residential mortgages on private homes. An OBA granted to a parent company applies to all branch offices.

Number of loans made	10,530
Total amount of loans — net of charges	$ 174,126,189
Total loans — outstanding as of 12/31/84	$ 21,518
Total amount outstanding — net of charges	$ 307,501,118

Business Loans

The Consumer Finance and Consumer Installment Loan Acts authorize a licensee to make business loans without written authorization from the Director. Such loans may be examined by the Division to ensure compliance with the Banking and Interest Acts.

Number of loans made	2,481
Total amount of loans — net of charges	$ 20,638,715

Income Tax Preparation

An OBA has been granted to thirteen licensed credit companies to engage in the business of income tax preparation. Their volume in this business is indicated below:

Number of tax forms prepared	4,622
Total charges collected for services	$ 538,103

Motor Club Memberships

An OBA to sell motor club memberships has been issued to twenty-five licensees as of June 30, 1985. Their volume is indicated below:

Number of memberships sold	25,293
Total gross charges from memberships	$ 1,681,682

REAL ESTATE TITLE INSURERS
CONSOLIDATED ANNUAL STATEMENT
DECEMBER 31, 1982–1983–1984

The Director has issued eighteen Certificates of Authority to insure or guarantee title to real estate in the State of Illinois. This figure has risen gradually from a total of eleven in 1975. The certificate authorizes a corporation duly registered to do business in Illinois to contract to indemnify a real estate owner in the event the company's title findings are erroneous. Of the current eighteen certified title insurers, four are headquartered in Illinois and fourteen are headquartered in other states.

The insurers are each examined annually by the Division to ensure acceptable management practices and no evidence of financial impairment. The depressed housing market resulted in losses for the industry in 1980 and 1981 as well as most of 1982. Lower interest rates and an improving economy since the last quarter of 1982 are reflected in the industry's increased volume and profitability. For the protection of the insured, each certified title insurer must deposit with the Department of Financial Institutions $50,000 in approved securities plus $5,000 for each additional county in which the insurer operates to a maximum of $500,000.

	1982	1983	1984
Assets			
Bonds (1)	$ 481,042,752	$ 456,599,951	$ 367,522,574
Preferred Stock (2)	18,141,735	33,641,114	36,033,804
Common Stock	155,415,310	205,148,915	436,110,583
Mortgage Loans on Real Estate	71,299,185	45,943,877	41,997,684
Real Estate Occupied by the Company (3)	61,083,062	93,980,878	65,581,864
Other Properties (3)	8,766,869	11,526,613	20,877,632
Collateral Loans	10,071,754	12,603,030	11,091,239
Cash	82,085,003	130,591,183	300,086,715
Title Plant	113,452,932	124,378,572	147,600,900
Title Insurance Premiums & Fees Receivable	74,727,024	61,639,848	61,840,364
Federal Income Tax Receivable	19,793,777	15,820,469	11,630,544
Accrued Interest, Dividend & Real Estate Income	8,572,896	8,519,956	11,393,502
Other Assets	114,960,222	142,157,903	132,827,247
Total Assets (4)	$ 1,219,412,521	$ 1,362,552,309	$ 1,644,594,652
Liabilities			
Reserve for Undetermined Title Losses of Which Notice Has Been Received	$ 115,173,031	$ 216,206,215	$ 265,067,131
Statutory Premium Reserve	398,284,069	373,806,634	428,156,361
Other Reserves	3,296,485	19,521,542	3,668,377
Charges Due Attorneys, Agents & Real Estate Brokers	410,675	742,135	984,016
Other Expenses Payable (Excluding Taxes, Licenses & Fees)	122,132,924	47,029,903	52,365,564
Taxes, Licenses & Fees	11,535,278	17,113,568	14,915,046
Federal Income Tax	236,454	33,890,220	10,401,944
Borrowed Money	20,808,499	15,597,550	29,977,079
Interest on Borrowed Money	704,795	1,157,320	713,466
Premiums Received in Advance	2,608,164	2,596,902	1,816,287
Withheld or Retained for Account of Others	86,564,725	3,595,131	6,837,571
Unpaid Dividends	-0-	128,846	-0-
Other Liabilities	42,263,032	29,903,946	89,602,220
Total Liabilities	$ 804,018,131	$ 761,289,912	$904,505,062
Surplus and Other Funds			
Paid up Capital	$ 114,631,627	$ 187,463,008	$ 217,481,146
Surplus	158,290,162	231,256,293	240,398,342
Special Surplus	(7,198,151)	(11,020,424)	5,535,427
Unassigned Surplus	151,496,465	193,908,427	276,736,475
Less Treasury Stock			
Common	1,550,806	(70,000)	(61,800)
Preferred	274,907	(274,907)	-0-
Total Surplus as Regards Policyholders	$ 415,394,390	$ 601,262,397	$ 740,089,590
Total Liabilities Surplus & Other Funds	$ 1,219,412,521	$ 1,362,552,309	$ 1,644,594,652
TOTAL PREMIUMS WRITTEN	$ 26,978,717	$ 45,679,592	$ 53,646,998

FOOTNOTES
(1) Bond listed at Amortized Book Value
(2) Stock listed at Market Value
(3) Book Value of Real Estate less Encumberances
(4) Net admitted assets

FINANCIAL PLANNING & MANAGEMENT SERVICES

This Act regulates the business of managing the financial affairs of individuals and the distribution of money to their creditors. Licensees are examined annually by the Division to confirm adherence to the provisions of the Act. During the year, the Advisory Board created by the Act met with the Division Supervisor to review trends within the industry. The Board made a formal request tor the Director of Financial Institutions to pursue the question of licensing non-profit corporations engaged in the business of performing debt management service. In response to a letter from the Director, the Attorney General's office advised that non-profit corporations are specifically exempt and licensing of such would require legislative amendments. Nineteen examinations were conducted during the year to ensure compliance with the Act and responsible accounting of the consumer's money. The number of licensed Financial Planning & Management Services operations in the State of Illinois has risen gradually from 13 in 1980 to 19 as of June 30, 1985.

Year	Number of Licenses
1980	13
1981	14
1982	15
1983	15
1984	19
1985	19

FOREIGN EXCHANGE ACT

This Act regulates the buying and selling of foreign exchange and transmission or transfer of money to foreign countries. Governmental departments or offices and corporations organized under the general banking laws of this state or of the United States are excluded from coverage under this Act. For the protection of the user of a foreign exchange, each licensed firm must maintain an approved bond in the sum of $25,000 on deposit with the Department. The Director may upon his own motion, and shall upon verified complaint, investigate the actions of any licensee. The number of Foreign Exchange Act licensees has risen gradually the past few years as indicated below:

Year	Number of Licensees
1980	5
1981	5
1982	5
1983	7
1984	8
1985	10

SALE OF EXCHANGE ACT

In accordance with the provisions of this statute, the Division regulates selling or issuing exchange at multiple locations through agents, sub-agents or representatives as a service or for a fee or other consideration. Exchange is defined as any check, draft, money order or other written instrument for transmission or payment of money or credit, but does not mean money or the currency of any nation. The Director has issued thirteen Sales of Exchange Licenses as of June 30, 1985. Each licensee must furnish a corporate surety bond up to $1,000,000 depending on volume of business.

The Sale of Exchange Act is **not** applicable to:

Government Departments;

Corporations organized under the general banking laws of this state or of the United States who issue or sell their exchange;

Persons licensed as a currency exchange.

Those authorized to operate under the Sale of Exchange Act are audited annually by certified public accountants who submit a copy of their report to the Department in accordance with the provisions of the Act. In addition, each authorized firm submits an annual report to the Department on or before the first day of December for the preceding fiscal year. The Act defines the fiscal year as October 1 through the next succeeding September 30.

SAFE DEPOSIT BOXES

The Division monitors adherence to the Act that licenses and regulates the keeping and letting of private safe deposit boxes as opposed to those associated with banks or savings and loan associations. The current licensees of the Safe Deposit Act total fifteen and have remained fairly constant over the past few years. Licensees are inspected annually by the Department for compliance with the provisions of the Act.

The Division has observed a change in the character of the business. The newly licensed companies intend to solicit corporations or individuals with specific needs which can only be satisfied by unusual services such as seven-day-a-week availability, sophisticated state-of-the-art security systems and security conference rooms for confidential meetings.

Number of Licenses

1980	15
1981	16
1982	18
1983	19
1984	18
1985	15

DEVELOPMENT CREDIT CORPORATION ACT

The Illinois Development Credit Corporation Act became effective in 1982, updating the 1965 Act. Such corporations are to make loans to small or medium-sized businesses which otherwise would be unable to obtain financing through more conventional sources. The purpose of the Act is to enhance the economic welfare of the state and to provide maximum opportunities for employment. Articles of Incorporation and Certificate of Incorporation are reviewed by the Director of Financial Institutions.

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
CONSUMER FINANCE ACT

CONSUMER FINANCE ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	General Fin Corp 1704 Broadway	153
	Heights Fin Corp 1201 Hampshire	445
	Household Fin Corp 3116 Broadway	737
	ITT Thorp Corp 3600 Main St	33
	Quinsippi Loan Co 601 Hampshire St	118
	Alexander County	
McClure	Mid-South Finance Co Hwy 146, Box 196-A	97
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	420
	Bureau County	
Princeton	Credithrift of America Inc 414 S Main St	480
	Champaign County	
Champaign	Associates Consumer Fin Co 2003 Round Barn Road	500
	Beneficial Fin Co of Ill Inc 1912-C Round Barn Road	279
	Central Fin Loan Corp 304 S Neil Street	243
	#7 Credithrift of America Inc 505 S Neil Street	98
	General Finance Corp of Ill 18-B Country Fair Ctr	67
	Heights Fin Corp 2104 W Springfield	811
	Household Fin Corp 1914-C Round Barn Shp Ctr	194
	ITT Thorp Corp 2108 W Springfield	186
	Personal Finance Co Country Fair Shp Ctr	104

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Security Pacific Fin Corp 115 N Neil St	100
Urbana	Credithrift of America Inc 211 E Green St	393
	Heights Fin Corp 1717 S Philo Road	816
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	224
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	244
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	637
	Personal Fin Co 10 Lincoln Avenue	96
Mattoon	Credithrift of America Inc 1516 Broadway	292
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	880
Bedford Park	Burbank Finance Co 5245 W 73rd	493
Berwyn	Household Finance Corp 7044 W Cermak Road	4
Bridgeview	General Finance Corp 8743 S Harlem	42
Broadview	Blazer Financial Service Inc 1723 W Roosevelt Road	651
Brookfield	General Finance Corp 9036 W Ogden	129
Buffalo Grove	Household Finance Corp 400-K W Dundee Rd	113
Burbank	Mercury Finance Co 4826 W 79th	177
Calumet City	Associates Consumer Fin Co 2020 E 159th St	527

	Cook County	
Calumet City	Beneficial Fin Co of Illinois 1086 Sibley Blvd	489
	General Finance Corp 2036 E Sibley Blvd	52
Calumet Park	Household Finance Corp 1330 W 127th St	354
Chicago	Adminco Inc 1111 W Washington St	533
	All State Credit Corp 5829 W Irving Park Road	423
	Beneficial Fin Co of Ill Inc 4012 W 79th St	283
	Blazer Fin Services Inc 2212 W 95th St	669
	Bonlar Loan Co Inc 2247 W Lawrence Ave	335
	CIT Fin Services Inc 3201 N Cicero Ave	436
	CIT Fin Services Inc 4355 S Kedzie Ave	49
	Cosmat Loan Co 3601 W Belmont Ave	646
	Dr.'s Fin League 7107 W Belmont	43
	Federal Loan Corp 30 W Washington St-Rm 1024	400
	General Finance Corp 6044 W North Ave	149
	General Finance Corp 3040-42 W Peterson Ave	87
	General Finance Corp 6411 N Western Ave	63
	General Finance Corp 5314 W Lawrence Ave	65
	General Finance Corp 6331 S Kedzie Ave	69
	General Finance Corp 1614 W Belmont Ave	83
	General Finance Corp 4284 S Archer Ave	50
	General Finance Corp 4013 W 26th St	80
	General Finance Corp 9513 S Western Ave	55

	Cook County	
Chicago	General Finance Corp 109 N Dearborn St	85
	General Finance Corp 3409 W Lawrence Ave	70
	General Finance Corp 5710 N Broadway	56
	General Finance Corp 3133 N Central Ave	58
	General Finance Corp 3207 N Milwaukee Ave	86
	General Finance Corp 3005 E 92nd St	62
	General Finance Corp 11850 S Western Ave	89
	General Finance Corp 4401 W 63rd St	76
	General Finance Corp 7149 W Belmont Ave	88
	General Finance Corp 4658 S Ashland Ave	103
	Great American Fin Corp 205 W Wacker Drive	229
	Household Fin Corp 300 W Adams St	9
	Household Fin Corp 625 N Michigan Ave	289
	Household Fin Corp 3415 W Diversey Ave	306
	Household Fin Corp 9515 S Western Ave	529
	Household Fin Corp 4222½ S Archer Ave	569
	Household Fin Corp 5611 W Belmont	684
	Interdome Finance Co 4646 N Cumberland Ave	114
	Liberal Loan Corp 2535 S Pulaski Road	363
	Midland Fin Loan Co 7541 N Western Ave	760
	Nationwide Accep Corp 3435 N Cicero Ave	823
	Roosevelt Loan Co Inc 601 W Roosevelt Road	597

	Cook County	
Chicago	Security Pacific Fin Co 19 S LaSalle St	35
	Sir Finance Corp 330 S Wells	181
	Sora Loan Co Inc 2621 N Harlem Ave	624
Chicago Heights	Household Fin Corp 129 W Joe Orr Road	768
	Personal Fin Company 450 W 14th St	471
	Rooney Fin Corp of Chgo Hts 233 W Joe Orr Road	676
Cicero	General Finance Corp 6025 W Cermak Road	105
Countryside	ITT Thorp Corp 6246 Joliet Rd	182
Des Plaines	Associates Fin Corp 2602-A Dempster St	742
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	634
	Five AVCO Fin Services Inc 2474 Dempster St	288
	General Finance Corp 1281 Elmhurst Road	111
	Household Fin Corp 824 Elmhurst Road	74
	ITT Thorp Corp 507 Northwest Hwy	3
Elmwood Park	Household Fin Corp 2388 N Harlem Ave	734
Evanston	General Finance Corp 828 Davis St	120
Hanover Park	General Finance Corp 2017 Irving Park Road	122
	Household Fin Corp 1452 Irving Park Road	703
Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	841
Hickory Hills	CIT Fin Services Inc 8621 W 95th St	506
	Commercial Credit Loans 8705 W 95th St	77
	Security Pacific Fin Corp 7667 W 95th St	171

	Cook County	
Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	92
	Five AVCO Fin Services Inc 275 W Higgins Road	72
Hometown	Household Fin Corp 4112 Southwest Hwy	7
Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	820
	Blazer Fin Services Inc 17934 S Halsted St	94
	General Finance Corp 17820 S Halsted	123
	Security Pacific Fin Corp 950 W 175th St	331
LaGrange	Financeamerica Corp 17 W Hill Grove	743
	Household Fin Corp 118 N LaGrange Road	478
Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	522
Matteson	General Finance Corp 4519 W 211th St	130
	Household Fin Corp 4718 W Lincoln Highway	6
Melrose Park	General Finance Corp 158 N Broadway	136
Midlothian	General Finance Corp 14409 S Cicero	139
Morton Grove	General Finance Corp 8838 N Harlem	142
Mt Prospect	Household Fin Corp 1105 Mt Prospect Plz	832
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	831
	Security Pacific Fin Corp 8565 W Dempster	178
Norridge	General Finance Corp 4104 N Harlem Ave	146
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	12
Northlake	ITT Thorp Corp 238 E North Ave	19
Oak Forest	Associates Cons Fin Co 5540 W 159th St	852

	Cook County	
Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	267
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	170
	Financeamerica Corp 9024 S Cicero	82
	Ford Motor Credit Co 10735 S Cicero Ave	488
	General Finance Corp 9535 S Cicero Ave	147
	ITT Thorp Corp 10832 S Cicero Ave	73
Oak Park	Reliable Credit Co 1103 Westgate Mall	362
	West Surburban Loan Co 507 S Oak Park Ave	728
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	771
	CIT Fin Services Inc 825 E Dundee Road	437
	General Finance Corp 105 S Northwest Hwy	150
	Household Fin Corp 609 N Hicks Road	373
	Norwest Fin Corp Ill 609 N Hicks Road	168
Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	262
Park Forest	Credithrift of America Inc 2220 Western Ave	847
Park Ridge	Heights Fin Corp 100 S Prospect Ave	20
	Household Fin Corp 701 ½ Devon Ave	678
Schaumburg	Beneficial Fin Co of Ill Inc 825 W Higgins Road	426
	CIT Fin Services Inc 1221 E Golf Road	320
	Commercial Credit Loans Inc 416 W Higgins Road	339
	Ford Motor Credit Co 1375 Remington	352
	General Finance Corp 753 W Golf Road	160

	Cook County	
Schaumburg	Household Fin Corp 35 E Golf Road	360
	Norwest Fin Ill Inc 1111 N Salem Drive	36
	Security Pacific Fin Corp 1699 E Woodfield	858
Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	697
	Commercial Credit Loans Inc 15957 S Harlem Ave	720
	General Finance Corp 17348 S Oak Park Ave	164
	Household Fin Corp 6821 W 159th St	687
Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	528
Wheeling	General Finance Corp 845 W Dundee Road	169
Wilmette	Household Fin Corp 3217 Lake Ave	701
Worth	Century Fin Co of Ill 6721 W 111th St	713
	Crawford County	
Robinson	Credithrift of America Inc 101 W Walnut St	395
	DeKalb County	
DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	107
	Household Fin Corp 345 E Lincoln Highway	773
Sandwich	Trico Finance Co 143 S Main	175
Sycamore	Heights Fin Corp 519 DeKalb Ave	163
	DeWitt County	
Clinton	Heights Fin Corp 200 E Main St	722
	Douglas County	
Tuscola	#7 Credithrift of America Inc 107 W Sale St	424
	First Money Inc 801 S Main St	341

DuPage County

Addison	General Finance Corp 617 W Lake	14
	Illinois Fin Service Inc 90 E Lake St	314
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	796
	Five AVCO Fin Services Inc 229 W Grand-#D	99
	Household Fin Corp 1081 S York Road	798
Downers Grove	Associates Cons Fin Co 408 W 75th St	282
	Beneficial Fin Co of Ill Inc 1028 Curtiss St	44
	Five AVCO Fin Services Inc 1913 W Ogden Ave	442
	General Finance Corp 5006 Main St	115
	Household Fin Corp 140 W Ogden Ave	387
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	516
	General Finance Corp 934 S York	117
Glen Ellyn	Household Fin Corp 466 Roosevelt Road	29
Lisle	Norwest Finance Illinois Inc 2773 Maple Ave	11
Naperville	Associates Cons Fin Co 1275 Naper Blvd	656
	General Finance Corp 931-C East Odgen Ave	145
	Household Fin Corp 1253 Ogden Ave-Ogden Plz	1
Oak Brook	Security Pacific Fin Corp 1900 Spring Road	765
Villa Park	CIT Fin Services Inc 126 W Roosevelt Rd	503
	Household Fin Corp 100-14 E Roosevelt Road	833
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	525
Woodridge	ITT Thorp Corp 3016 Hobson Road	37

Edgar County

Paris	Credithrift of America Inc 101 N Central St	156

Effingham County

Effingham	Credithrift of America Inc 120 W Jefferson St	658
	Household Fin Corp S Rte 45 Village Sq Mall	375
	Personal Fin Co 206 N Banker St	383

Ford County

Paxton	Personal Fin Co 119 W Pells St	166

Franklin County

Benton	Benton Downstate Loan Co 602 W Side Square	464
	Personal Finance Company 1103 E Side Square	208
Thompsonville	Johnson Fin Co 105 S Main St	346
West Frankfort	Credithrift of America Inc 116 S Emma St	31
	Personal Fin Co 612 W Main St	40

Fulton County

Canton	Heights Finance Corp 303 N Main Street	563

Grundy County

Morris	Household Fin Corp 2411 Division St	231
	Personal Fin Co Bedford Shop Plz	469

Hamilton County

McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	323

Henry County

Kewanee	Credithrift of America Inc 119 W Second St	580
	Household Fin Corp 125 W South St	13

Iroquois County

Watseka	Personal Fin Co 200 E Walnut St	325

Jackson County

Carbondale	Credithrift of America Inc 526 E Main Street	711
	Rex Loan Co 215 W Walnut Street	385
Murphysboro	Credithrift of America Inc 1339 Walnut St	297
	Personal Finance Co Jackson Square Shp Ctr	141

Jefferson County

Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	465
	Credithrift of America Inc 2020 Broadway	131
	Finance America 42nd & Broadway	66
	Germania Fin Corp 4201 Broadway	60
	Household Fin Corp 1121 W Broadway	18
	Personal Fin Co 120 S Ninth St	716

Jersey County

Jerseyville	Credithrift of America Inc 607 S State St	221

Kane County

Aurora	Aurora Finance Corp 24 E Downer Place	542
	Beneficial Fin Co of Illinois 347 Indian Trail	802
	Budget Finance Corp 15 N Broadway	712
	Commercial Credit Loans Inc 291 E Indian Trail	515
	Five AVCO Fin Services Inc 1731 N Farnsworth	873
	General Finance Corp 923 N Lake	10
	Heights Finance Corp 1460 Farnsworth	84

Kane County

Aurora	Household Finance Corp 44 E Galena Blvd	184
	ITT Thorp Corp 249 E Indian Trl Rd	215
Carpentersville	General Finance Corp 52 Meadowdale Ctr	154
	Illinois Fin Services Inc 111 Kennedy Memorial Dr	394
Elgin	Beneficial Fin Co of Ill Inc 75 Market St	210
	General Finance Corp 137 S Grove	116
	Household Fin Corp 167 E Chicago St	106
	ITT Thorp Corp 1665 Larkin	337
St Charles	General Finance Corp 1425 W Main St	162

Kankakee County

Bourbonnaise	ITT Thorp Corp 553 Main St	15
Kankakee	Credithrift of America Inc 138 N Schuyler	173
	General Finance Corp 35 Meadowview Shp Ctr	127
	Household Fin Corp 187 S Schuyler Ave	745
	Kankakee Invest Co Inc 258 E Court	81
	Personal Fin Co 31 Meadowview Cntr	769
Momence	Personal Fin Co 105 N Dixie Highway	137

Kendall County

Plano	Northern Ill Fin Co 206 Ben St	187

Knox County

Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St Suite 8	207
	Associates Con Fin Co 336 E Main St	736

	Knox County	
Galesburg	Beneficial Finance 108 E Main St	47
	Credithrift of America Inc 351 E Main St	203
	Household Fin Corp 1978 N Henderson	222
	Norwest Fin Ill Inc 1950 N Henderson	30
	Lake County	
Antioch	Household Fin Corp 425 Lake Street	861
Fox Lake	General Finance Corp 17 S Hwy 12	121
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	407
	Household Fin Corp 607 N Milwaukee Ave	48
	Illinois Fin Services Inc 1175 W Park Ave	128
Mundelein	General Finance Corp 463 Lake St	144
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	544
	General Finance Co 533 S Lewis Ave	167
	Household Fin Corp 438 Lakehurst St	172
	ITT Thorp Corp 2770 Grand Ave	334
	Mercury Fin Co of Ill 426 S Green Bay Road	185
	LaSalle County	
Mendota	Heights Fin Corp 701 Washington St	565
Ottawa	Beneficial Fin Co of Ill Inc 108 W Madison St	260
	Heights Fin Corp 417 W Madison St	374
Streator	Credithrift of America Inc 601 E Main St	586
	Heights Fin Corp #1 Northpoint Dr-PO Bx 401	198
	Personal Fin Co 2102 N Bloomington St	200
	Lawrence County	
Lawrenceville	Credithrift of America Inc 1011 State St	401
	Personal Fin Co 1105 State St	135
	Livingston County	
Pontiac	Personal Fin Co 221 W Washington	377
	Logan County	
Lincoln	Heights Fin Corp 511 Broadway	196
	Macon County	
Decatur	Associates Consumer Fin Co 2001 N Water St	22
	Credithrift of America Inc 3143 N Woodford St	548
	Financeamerica Corp 1280 W Grand St	621
	General Finance Corp 2824 N Main St	110
	Household Fin Corp 3010 N Water St Store E-6B	24
	ITT Thorp Corp 2915 N Main St	810
	Personal Fin Co 1355 Rte 48 North	315
	Macoupin County	
Gillespie	Verticchio Bros Loan 201 S Macoupin St	206
	Madison County	
Alton	Alton Fin & Thrift Co 412 E Broadway	165
	Beacon Fin Co 1724 East Broadway	604
	Credithrift of America Inc 2520 State Street	840
	Germania Fin Corp 543 East Broadway	313
	Household Fin Corp 231 E Center Drive	183
Collinsville	Credithrift of America Inc 108 W Main St	457
	General Finance Corp 217 W Main	108

Madison County

Collinsville	Household Fin Corp 501 Beltline Rd Unit 20	706
Edwardsville	Gateway Loan Corp 314 N Main St	557
Godfrey	Associates Cons Fin Co 120 Beltline West	726
Granite City	Credithrift of America Inc 3801 Nameokia Road	453
	Household Fin Corp 3401 Nameokia Road	874
	Norwest Finance Ill Inc 3224 Nameokia Road	53
Madison	Gateway Loan Corp 1223 Madison Ave	853

Marion County

Centralia	Credithrift of America Inc 313-315 E Broadway	64
	Personal Finance Company 1047 W Broadway	95
Salem	Credithrift of America Inc 306 N Walnut	456
	Heights Fin Corp 106 W Main St	369
	Personal Fin Co Westgate Shop Ctr	51

Massac County

Metropolis	Credithrift of America Inc 116 W Seventh St	217

McDonough County

Macomb	Heights Fin Corp 1520 E Jackson Rd	577

McHenry County

Crystal Lake	General Finance Corp 1-D Crystal Lake Plaza	109
	Heights Fin Corp 459 Virginia St	602
	Household Fin Corp 230 Virginia St	79
McHenry	General Finance Corp 900 Front Street	132
	Heights Fin Corp 803 Front St–Suite B	677

McHenry County

Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr–St Rte 47	803
	Heights Fin Corp 235 Washington St	152

McLean County

Bloomington	Credithrift of America Inc 1212 Towanda Ave	102
	Five AVCO Fin Services Inc 1701 E Empire St	46
	Heights Fin Corp 1500 E Empire	609
	Household Fin Corp 1500 E Empire-Colonial Plz	209
	Personal Fin Company 2401 E Oakland Ave	38
Normal	Beneficial Fin Co of Ill 1503 E College Ave	174

Montgomery County

Hillsboro	Heights Fin Corp 225 S Main St	449
Litchfield	Heights Fin Corp 110 E Ryder St	491
	Litchfield Loan Co 112 W Ryder St	592

Morgan County

Jacksonville	Credithrift of America Inc 414 S Main St	392
	Heights Fin Corp 217 Lincoln Sq Shop Ctr	661

Moultrie County

Sullivan	Heights Fin Corp 15 S Main St	450

Ogle County

Rochelle	Heights Fin Corp Mary Mart Drive–PO Bx 373	133

Peoria County

Peoria	Associates Cons Fin Co 4501 Sterling	190
	Beneficial Fin Co of Ill Inc 3927 N University Ave	148
	CIT Fin Services Inc 4507 N Sterling Ave–Ste 202	179

Peoria County

Peoria	#7 Credithrift of America Inc 4718 N Sheridan Road	762
	Finance America 7820 N University	479
	General Finance Corp 4630 War Memorial	151
	Heights Fin Corp 2601 Westlake Ave–Bx 3215	537
	Heights Fin Corp 2212 SW Adams St	767
	Heritage Financial Corp Junction Cty Shpg Ctr	134
	Household Fin Corp 4501 War Memorial Drive	101
	ITT Thorp Corp 4615–17 N University	645
	ITT Thorp Corp 113 E McClure	251
	Norwest Fin Ill Inc 4507 N Sterling Ave	265
	Oneida Loan Co Inc 511 W Main St	268
	Peoria Loan Service Inc 4700 W University Ave	189
	Personal Finance 3037 N Sterling	61

Perry County

DuQuoin	Heights Fin Corp 34 N Division St	301
	Personal Fin Corp 109 E Main St	264
Pinckneyville	Personal Fin Co 601 S Main	112

Randolph County

Sparta	Heights Fin Corp North Town Ctr–Suite 4	721

Richland County

Olney	Credithrift of America Inc 323 S Whittle Ave	349
	Personal Fin Co 110 Whittle Ave	246

Rock Island County

East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	499
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	603
	Beneficial Fin Co of Ill Inc 3614–23rd Ave	17
	Credithrift of America Inc 3401–16thSt	755
	General Finance Co 4101 23rd Ave	141
	Household Fin Corp 1622 Fifth Ave	39
	Illinois Morris Plan 2350 41st	34
	Norwest Fin Ill Inc 4327–23rd Ave	248
	ITT Thorp Corp 3450–38th Ave	8
	Security Pacific Fin Corp 1531–47th Ave	815
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	581
	Heights Fin Corp 323–18th St	368
	Norwest Fin Ill Inc 3416 Blackhawk Rd	682

Saline County

Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz–Suite 15	417
	Personal Fin Co 22 S Main St	460

Sangamon County

Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	839
	CIT Fin Services Inc 2387 W Monroe–Suite 141	285
	Commercial Credit Loans Inc 1750 Wabash Ave–Suite B	553
	Credithrift of America Inc 212 S Grand Ave East	783
	Eagle Fin Corp 321 S 6th St	41
	Financeamerica Corp 820 S Ninth St	54

	Sangamon County	
Springfield	Heights Fin Corp 1818 Stevenson Drive	299
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	865
	Huffman Fin Co 424 E Monroe	68
	ITT Thorp Corp 104 Sherwood Plaza	227
	ITT Thorp Corp 2945 Clear Lake Ave	384
	Royal Finance Co of America 1600 S Dirksen Pkwy	124
	Shelby County	
Shelbyville	Personal Fin Co 145 E Main St	247
	St Clair County	
Belleville	Arch Finance Company 9400 W Main St	78
	Associates Consumer Fin Co 40 Country Club Plaza	416
	CIT Financial Services Inc 6401 "F" West Main	191
	Credithrift of America Inc Store #8 Bellevue Park Plz	237
	Household Fin Corp 221 E Main Street	826
	Mercury Finance Co of Il 1505 Scott Dr	176
Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	353
East St. Louis	City Loan Co 327 Missouri Ave	496
	Illinois Acceptance 327 Missouri	595
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	421
	Beneficial Finance Co 20 Crossroads Center	45
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	159
	Norwest Fin Ill Inc 714 Lincoln Hwy	71
O'Fallon	Germania Fin Corp 400 S Lincoln	372
	Stephenson County	
Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	342
	Household Fin Corp 1251 W Galena Ave	27
	Tazewell County	
Pekin	Credithrift of America Inc 524½ Court St	382
	Heights Fin Corp 1418 N 8th St	90
	ITT Thorp Corp 2210 Court St	219
	Personal Finance Co 402 Court St	75
	Union County	
Anna	Credithrift of America Inc 322 S Main St	312
	Vermilion County	
Danville	Commercial Cr Loans Inc 21 W Harrison St	32
	Credithrift 2830 N Vermilion St	316
	Heights Fin Corp 3124 N Vermilion St	23
	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	201
	Personal Fin Co Unit B-Holiday Sq 11 Shp Ctr	91
Westville	Personal Fin Co 102 S State St	271
	Wabash County	
Mt Carmel	Credithrift of America Inc 730 Market St	223
	Wayne County	
Fairfield	Personal Fin Co 111 N Main St	857
	White County	
Carmi	Carmi Downstate Loan Co 207 E Main Street	611
	Whiteside County	
Rock Falls	Credithrift of America Inc 611 S First Ave	26

Whiteside County

Sterling	Five AVCO Fin Serv Inc 2901 Lincolnway	321
	Heights Fin Corp 2321 E Lincolnway	509
	Household Fin Corp 20 E Thrid St	692

Will County

Bolingbrook	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	398
	General Finance Corp 427 Bolingbrook Dr (Rte 53)	25
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	475
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	752
	CIT Fin Services Inc 2222 Plainfield Rd	408
	Commercial Cr Loans Inc 2357-A Plainfield Rd	541
	Credithrift of America Inc 1110 W Jefferson St	484
	General Finance Corp 37 E Cass St	125
	General Finance Corp 2116 W Jefferson	126
	Household Fin Corp 2233 W Jefferson St	28
	ITT Throp Corp Larkin and Rte 30	230
	Norwest Fin Ill Inc 121 Springfield Ave	311
	Personal Fin Co 1020 W Jefferson St	326
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	787
Lockport	Personal Fin Co 914 Garfield Ave	654
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	872

Williamson County

Herrin	Credithrift of America Inc 3 North Park Ave	138

Williamson County

Herrin	Personal Fin Co 108 W Cherry St	689
Marion	Credithrift of America Inc 215 N Market	432
	Heights Fin Corp 1108-F N Carbon St	5
	Household Fin Corp 1205 Public Square	474
	Personal Fin Co 1117 N Carbon St	830

Winnebago County

Loves Park	Credithrift of America Inc 6412 N Second St	545
	Five AVCO Fin Services Inc 6127 N Second St	59
	Heights Fin Corp 5455 N Second St	304
Rockford	Associates Cons Fin Co 3502 E State	675
	Beneficial Fin Co of Ill Inc 3806 E State St	140
	CIT Fin Services Inc 4221 E State St	643
	Credithrift of America Inc 3006 Charles St	855
	General Finance Corp 231 N Church	158
	General Finance Corp 4223 E State	157
	Heights Fin Corp 4010 E State St	838
	Household Fin Corp 2410 S Alpine Rd	868
	Illinois Fin Services Inc 7-Seventh St	293
	Norwest Fin Ill Inc 4437 E State St	817
	ITT Thorp Corp 4766 E State St	485
	ITT Thorp Corp 3219 N Main St	273

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
CONSUMER INSTALLMENT LOAN ACT

CONSUMER INSTALLMENT LOAN ACT

CITY	LICENSEE	LICENSE NO.
	Adams County	
Quincy	General Fin Corp of Ill 1704 Broadway	156
	Heights Fin Corp 1201 Hampshire	981
	Household Fin Corp 3116 Broadway	515
	ITT Thorp Corp 3600 Main St	425
	Quinsippi Loan Co 601 Hampshire St	152
	Alexander County	
McClure	Mid-South Finance Hwy 146 Box 196-A	329
	Boone County	
Belvidere	Credithrift of America Inc 406 S State Street	941
	Bureau County	
Princeton	Credithrift of America Inc 414 S Main St	961
	Champaign County	
Champaign	Associates Consumer Fin Co 1603 W Springfield St	435
	Beneficial Fin Co of Ill Inc 1912-C Round Barn Rd	360
	Central Fin Loan Corp 304 S Neil Street	446
	#7 Credithrift of America Inc 505 S Neil Street	865
	Five AVCO Fin Services Inc 802 Bloomington Road	291
	General Finance Co of Ill 18-B County Fair Ctr	186
	Heights Fin Corp 2104 W Springfield	911
	Household Fin Corp 1914-C Round Barn Shp Ctr	340
	ITT Thorp Corp 2108 W Springfield	493

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Personal Finance Corp 18-B County Fair Ctr	137
	Security Pacific Fin Corp 115 N Neil St	326
Urbana	Credithrift of America Inc 211 E Green St	966
	Heights Fin Corp 1717 S Philo Road	651
	Christian County	
Taylorville	Heights Fin Corp 100 S Main St	726
	Clay County	
Flora	Credithrift of America Inc 119 W North Ave	946
	Coles County	
Charleston	Heights Finance Corp 708 Jackson Street	91
	Personal Fin Co 10 Lincoln Avenue	348
Mattoon	Credithrift of America Inc 1516 Broadway	938
	Cook County	
Barrington	Credithrift of America Inc 700 S Northwest Highway	901
Bedford Park	Burbank Fin Corp 5245 W 73rd St	571
Berwyn	Household Finance Corp 7044 W Cermak Road	184
	Five AVCO Fin Serv 6434 W Cermak Rd	140
Bridgeview	General Finance Corp of Ill 8743 S Harlem Ave	107
Broadview	Blazer Financial Service Inc 1723 W Roosevelt Road	139
Brookfield	General Finance Corp 9036 W Ogden Avenue	255
Buffalo Grove	Household Finance Corp 400-K W Dundee Rd	347

	Cook County	
Burbank	Mercury Finance Co 4826 W 79th St	165
Calumet City	Associates Consumer Fin Co 2020 E 159th St	802
	General Fin Corp of Illinois 2036 E Sibley Blvd	185
	Transamerica Fin Services 1600 167th St	63
Calumet Park	Household Finance Corp 1330 W 127th St	37
Chicago	All State Credit Corp 5829 W Irving Park Road	810
	Beneficial Fin Co of Ill Inc 4012 W 79th St	602
	Blazer Fin Services Inc 2212 W 95th St	464
	Bonlar Loan Co Inc 2247 W Lawrence Ave	99
	CIT Fin Services Inc 3201 N Cicero Ave	81
	CIT Fin Services Inc 4355 S Kedzie Ave	83
	Cosmat Loan Co 3601 W Belmont Ave	647
	Dr.'s Fin League 7107 W Belmont	41
	Five AVCO Fin Svcs 5817 S Archer	200
	Five AVCO Fin Svcs 3008 N Ashland Ave	203
	General Finance Corp 6044 W North Ave	212
	General Fin Corp of Ill 6411 N Western Ave	198
	General Fin Corp of Ill 3005 E 92nd St	282
	General Fin Corp of Ill 109 N Dearborn St	264
	General Fin Corp of Ill 4284 S Archer Ave	258
	General Fin Corp of Ill 3409 W Lawrence Ave	267
	General Fin Corp 5710 N Broadway	270

	Cook County	
Chicago	General Fin Corp of Ill 3205 N Milwaukee Ave	281
	General Fin Corp of Ill 3133 N Central Ave	276
	General Fin Corp of Ill 11850 S Western Ave	472
	General Fin Corp of Ill 4658 S Ashland Ave	869
	General Fin Corp of Ill 1614 W Belmont	246
	General Fin Corp of Ill 4013 W 26th St	259
	General Fin Corp of Ill 6331 S Kedzie Ave	221
	General Fin Corp of Ill 5314 W Lawrence Ave	207
	General Fin Corp of Ill 7149 W Belmont Ave	703
	General Fin Corp of Ill 4401 W 63rd St	697
	General Fin Corp of Ill 3040-42 W Peterson Ave	49
	General Fin Corp of Ill 9513 S Western Ave	262
	Great American Fin Corp 205 W Wacker Drive	930
	Household Fin Corp 300 W Adams St	25
	Household Fin Corp 625 N Michigan Ave	229
	Household Fin Corp 3415 W Diversey Ave	21
	Household Fin Corp 9515 S Western Ave	52
	Household Fin Corp 4222½ S Archer Ave	46
	Household Fin Corp 5611 W Belmont	56
	Interdome Finance Co 4646 N Cumberland	167
	The Madison Corp 20 N Michigan	439
	Mellon Fin Services Corp 3234 N Central Ave	45

	Cook County			Cook County	
Chicago	Mellon Fin Services Corp 4371 S Archer Ave	32	Elmwood Park	Household Fin Corp 2388 N Harlem Ave	117
	Mellon Fin Serv Corp 10027 S Western	55	Evanston	General Fin Corp of Ill 828 Davis St	220
	Midland Fin Loan Co 7541 N Western Ave	427	Hanover Park	General Fin Corp of Ill 2017 Irving Park Road	611
	Nationwide Accep Corp 3435 N Cicero Ave	458		Household Fin Corp 1452 Irving Park Road	5
	PSFS Credit Corp 135 S LaSalle St	459	Harwood Hts	Five AVCO Fin Svcs 5142 N Harlem	144
	Puritan Fin Plan Inc 55 W Monroe St-Suite 3890	314	Hazel Crest	Personal Fin Co 17507 S Kedzie Ave	644
	Security Pacific Fin Co 19 S LaSalle St	187	Hickory Hills	CIT Fin Services Inc 8621 W 95th St	386
	Sora Loan Co Inc 2621 N Harlem Ave	684		Commercial Credit Loans 8705 W 95th St	998
	Transamerica Fin Services 7601 S Kostner	43		Security Pacific Fin Corp 7667 W 95th St	187
	Turner Accep Corp 4450 N Western Ave	29	Hillside	Fleet Mortgage Corp 4415 W Harrison Street	35
Chicago Heights	Household Fin Corp 129 W Joe Orr Road	160	Hoffman Estates	Associates Cons Fin Co 142 W Higgins Road	654
	Personal Fin Company 450 W 14th St	643		Five AVCO Fin Services Inc 275 W Higgins Road	2
	Rooney Fin Corp of Chgo Hts 233 W Joe Orr Road	774	Hometown	Household Fin Corp 4112 Southwest Hwy	7
Cicero	General Fin Corp of Ill 6025 W Cermak Road	283	Homewood	Beneficial Fin Co of Ill Inc 18119 Dixie Highway	578
Countryside	ITT Thorp Corp 6246 Joliet Road	131		Blazer Fin Services Inc 17934 S Halsted St	484
Des Plaines	Associates Fin Corp 2602-A Dempster St	536		Fleet Mrg Corp 17924 S Halsted	124
	Beneficial Fin Co of Ill Inc 617 W Golf Rd	582		General Fin Corp of Ill 17820 S Halsted	860
	Five AVCO Fin Services Inc 2474 Dempster St	80		Security Pacific Fin Corp 950 W 175th St	732
	General Fin Corp of Ill 1281 Elmhurst Rd	397	LaGrange	Financeamerica Corp 17 W Hill Grove	811
	Household Fin Corp 824 Elmhurst Road	130		Household Fin Corp 118 N LaGrange Road	575
	ITT Thorp Corp 507 Northwest Hwy	123	Lansing	Fidelity Fin Services Inc 18525 Torrence Ave	579
	Mellon Fin Services Inc 743 W Golf Road	10	Matteson	General Fin Corp of Ill 4519 W 211th St	218

	Cook County	
Matteson	Household Fin Corp 4718 W Lincoln Highway	62
	Transamerica Fin Services 255 Lincoln Mall	53
Maywood	Fidelity Fin Serv Inc 1701 S First Ave	42
	Harris Loan & Mrtg Corp 1701 S First Ave	389
Melrose Park	General Fin Corp of Ill 158 N Broadway	208
Midlothian	General Fin Corp of Ill 14409 S Cicero Ave	217
Morton Grove	General Fin Corp of Ill 8838 N Harlem Ave	311
Mt Prospect	Household Fin Corp 1105 Mt Prospect Plz	247
Niles	Household Fin Corp 390 Golf Mill Shp Ctr	254
	Security Pacific Fin Corp 8865 W Dempster	129
Norridge	General Fin Corp of Ill 4104 N Harlem Ave	135
	Mellon Fin Services Corp 7044 Forest Preserve Drive	59
Northfield	E F Wonderlic & Assoc Inc 820 Frontage Rd	11
Northlake	ITT Thorp Corp 238 E North Ave	305
	Mellon Fin Services Corp 24 E North Ave	40
Oak Forest	Associates Cons Fin Co 5540 W 159th St	396
Oak Lawn	Associates Cons Fin Co 9528 S Cicero Ave	223
	Beneficial Fin Co of Ill Inc 9600 S Cicero Ave	561
	Financeamerica Corp 9024 S Cicero	876
	Five AVCO Fin Services Inc 6305 W 95th St	621
	Ford Motor Credit Co 10735 S Cicero Ave	120
	General Fin Corp of Ill 9535 S Cicero Ave	199

	Cook County	
Oak Lawn	ITT Thorp Corp 10832 S Cicero Ave	312
	Mellon Fin Services Corp 4237 W 95th St	30
Oak Park	Mellon Fin Services Corp 6905 W North Ave	4
	Reliable Credit Co 1103 Westgate Mall	96
Orland Park	Transamerica Fin Services 508 Orland Square Mall	73
Palatine	Beneficial Fin Co of Ill Inc 648 E Northwest Highway	563
	CIT Fin Services Inc 825 E Dundee Road	895
	General Fin Corp of Ill 105 S Northwest Highway	50
	Household Fin Corp 609 N Hicks Road	535
	Norwest Fin Corp Ill 609 N Hicks Rd	6
Palos Heights	Threadneedle Cr Corp 12650 S Harlem Ave	87
	Fidelity Fin Svcs Inc 10125 Roberts Rd	15
Park Forest	Credithrift of America Inc 2220 Western Ave	943
Park Ridge	Heights Fin Corp 100 S Prospect Ave	23
	Household Fin Corp 701½ Devon Ave	261
Rolling Meadows	Mellon Fin Services Corp 3143 Kirchoff Road	12
Schaumburg	American Fam Fin Svc Inc 1501 Woodfield Road	66
	Beneficial Fin Co of Ill Inc 825 W Higgins Road	38
	CIT Fin Services Inc 1221 E Golf Road	183
	Citicorp Person/Person Fin Ctr 999 Plaza Drive	404
	Commercial Credit Loans Inc 336 W Higgins Rd	337
	Ford Motor Credit Co 1375 Remington	102

Cook County

Schaumburg	General Fin Corp of Ill 753 W Golf Road	507
	Household Fin Corp 35 E Golf Road	521
	Mellon Fin Services Corp 1917 Irving Park Road	302
	Norwest Fin Ill Inc 1111 N Salem Drive	31
	Security Pacific Fin Corp 1699 E Woodfield	757
	Transamerica Fin Services 2025 Algonquin Road	433
	US Life Credit Corp 1027 E State Parkway	26
Skokie	Allstate Enterprises Fin Corp 7770 Frontage Rd	194
	Sko-Fed Credit Corp 5105 W Oakton	61
	Transamerica Fin Services 8707 Skokie Blvd	28
Tinley Park	Beneficial Fin Co of Ill Inc 17127 S Harlem Ave	649
	Commercial Credit Loans Inc 15957 S Harlem Ave	659
	General Fin Corp of Ill 17348 S Oak Park Ave	47
	Household Fin Corp 6821 W 159th St	279
	Mellon Fin Services Corp 8841 W 159th St	181
Westchester	Associates Cons Fin Co 9909 W Roosevelt Road	293
Wheeling	General Fin Corp of Ill 845 W Dundee Road	191
	Mellon Fin Services Corp 729 W Dundee Road	273
Wilmette	Household Fin Corp 3217 Lake Ave	76
Worth	Century Fin Co of Ill 6721 W 111th St	209

Crawford County

Robinson	Credithrift of America Inc 101 W Walnut St	962

DeKalb County

DeKalb	Associates Cons Fin Co 327 E Hillcrest Drive	244
	Household Fin Corp 345 E Lincoln Highway	163
Sandwich	Trico Finance Co 143 S Main St	126
Sycamore	Heights Fin Corp 519 DeKalb Ave	489

DeWitt County

Clinton	Heights Fin Corp 200 E Main St	676

Douglas County

Tuscola	#7 Credithrift of America Inc 107 W Sale St	868
	First Money Inc 801 S Main St	352

DuPage County

Addison	General Fin Corp of Ill 617 W Lake St	195
	Illinois Fin Services Inc 90 E Lake St	316
Bensenville	Beneficial Fin Co of Ill Inc 215 W Grand Ave	558
	Five AVCO Fin Services Inc 229 W Grand-#D	616
	Household Fin Corp 1081 S York Road	315
Bloomingdale	Transamerica Fin Services 425 Stratford Square Mall	84
Downers Grove	Associates Cons Fin Co 408 W 75th St	545
	Beneficial Fin Co of Ill Inc 1028 Curtiss St	359
	Five AVCO Fin Services Inc 1913 W Ogden Ave	303
	General Fin Corp of Ill 5006 Main St	109
	Household Fin Corp 140 W Ogden Ave	615
	Mellon Fin Services Corp 315 Ogden Ave	239
Elmhurst	Beneficial Fin Co of Ill Inc 193 N York Road	350

DuPage County

Elmhurst	Credithrift of America Inc 188 Industrial Drive	57
	General Fin Corp of Ill 934 S York St	111
Glendale Hts	Five AVCO Fin Serv Inc 1739 Bloomingdale	121
Glen Ellyn	Ford Motor Credit Co 739 Roosevelt Road	51
	Household Fin Corp 466 Roosevelt Road	300
Hinsdale	Commodore Fin Serv Corp 911 N Elm St	176
Lisle	Norwest Finance Co 2773 Maple Ave	69
Lombard	Old Stone Cr Corp of Ill 2 E 22nd St	147
	Transamerica Fin Services 631 E Butterfield Road	27
Naperville	Associates Cons Fin Co 1275 Naper Blvd	537
	General Fin Corp of Ill 931-C East Ogden Ave	574
	Household Fin Corp 1253 Ogden Ave-Ogden Plz	58
Oak Brook	Beneficial Ill Inc 1010 Jorie Blvd	17
	Security Pacific Fin Corp 1900 Spring Road	332
Villa Park	CIT Fin Services Inc 126 W Roosevelt Road	90
	Household Fin Corp 100-14 E Roosevelt Road	506
Westmont	Commercial Credit Loans Inc 679 N Cass Ave	997
Woodridge	ITT Thorp Corp 3016 Hobson Rd	78

Edgar County

Paris	Credithrift of America Inc 101 N Central St	960

Effingham County

Effingham	Credithrift of America Inc 120 W Jefferson St	945
	Household Fin Corp S Rte 45 Village Sq Mall	391

Effingham County

Effingham	Personal Fin Co 206 N Banker St	405

Ford County

Paxton	Personal Fin Co 119 W Pells St	577

Franklin County

Benton	Personal Finance Company 1103 E Side Square	414
Thompsonville	Johnson Fin Co 105 S Main St	338
West Frankfort	Credithrift of America Inc 116 S Emma St	968
	Personal Fin Co 612 W Main St	36

Fulton County

Canton	Heights Finance Corp 303 N Main Street	740

Grundy County

Morris	Household Fin Corp 2411 Division St	656
	Personal Fin Co Bedford Shop Plz	201

Hamilton County

McLeansboro	Hamilton Cnty Ln Co Inc 206 S Washington St	786

Henry County

Kewanee	Credithrift of America Inc 119 W Second St	950
	Household Fin Corp 125 W South St	376

Iroquois County

Watseka	Personal Fin Co 200 E Walnut St	706

Jackson County

Carbondale	Credithrift of America Inc 526 E Main St	737
	Rex Loan Co 215 W Walnut Street	
Murphysboro	Credithrift of America Inc 1339 Walnut St	958
	Personal Finance Co Jackson Sq Shpg Ctr	122

	Jefferson County	
Mt Vernon	Commercial Credit Loans Inc 1601 Broadway	110
	Credithrift of America Inc 2020 Broadway	957
	Finance America Corp 42nd & Broadway	794
	Germania Fin Corp 4201 Broadway	71
	Household Fin Corp 1121 W Broadway	105
	Personal Fin Co 120 S Ninth St	16
	Jersey County	
Jerseyville	Credithrift of America Inc 607 S State St	985
	Kane County	
Aurora	Aurora Finance Corp 24 E Downer Place	873
	Beneficial Fin Co of Illinois 347 Indian Trail	815
	Budget Finance Corp 15 N Broadway	807
	Commercial Credit Loans Inc 291 E Indian Trail	358
	Five AVCO Fin Services Inc 1731 N Farnsworth	806
	General Fin Corp of Ill 923 N Lake Street	70
	Heights Fin Corp 1460 Farnsworth	296
	Household Finance Corp 44 E Galena Blvd	278
	ITT Thorp Corp 249 E Industrial Dr	286
	Mellon Fin Services Corp 8 W Downer Place	14
	Sentry Fin Services Corp 75 Executive Drive	473
	Transamerica Fin Services 1410 Fox Valley Center	89
Carpentersville	General Fin Corp of Ill 52 Meadowdale Shop Ctr	154
	Illinois Fin Services Inc 1111 Kennedy Memorial Dr	288

	Kane County	
East Dundee	Five AVCO Fin Services 549 Dundee Ave	155
Elgin	Beneficial Fin Co of Ill Inc 75 Market St	349
	General Fin Corp of Ill 137 S Grove Ave	768
	General Fin Corp of Ill 139 S Grove Ave	686
	Household Fin Corp 167 E Chicago St	378
	ITT Thorp Corp 1665 Larkin	339
	Mellon Fin Services Corp 302 S McClean	18
St Charles	General Fin Corp of Ill 1425 W Main St	104
	Kankakee County	
Bourbonnaise	ITT Thorp Corp 553 Main	494
Kankakee	Credithrift of America Inc 138 N Schuyler	949
	General Fin Corp of Ill 35 Meadowview Shop Ctr	101
	Household Fin Corp 187 S Schuyler Ave	500
	Kankakee Invest Co Inc 258 E Court	499
	Personal Fin Co 31 Meadowview Cntr	639
Momence	Personal Fin Co 105 N Dixie Highway	638
	Kendall County	
Plano	Northern Ill Finance Co 206 S Ben St	145
	Knox County	
Galesburg	Aetna Fin Co d/b/a ITT Thorp Corp 1865 N Henderson St–Suite 8	991
	Associates Con Fin Co 336 E Main St	234
	Beneficial Finance Co 108 E Main St	118
	Credithrift of America Inc 351 E Main St	937

Knox County

Galesburg	Household Fin Corp 1978 N Henderson	395
	Norwest Fin Ill Inc 1950 N Henderson St	9

Lake County

Antioch	Household Fin Corp 425 Lake Street	272
Fox Lake	General Fin Corp of Ill 17 South Highway 12	168
Libertyville	Beneficial Fin Co of Ill Inc 703 N Milwaukee Ave	176
	Household Fin Corp 607 N Milwaukee Ave	277
	Illinois Fin Services Inc 1175 W Park Ave	158
	Transamerica Fin Services 1590 S Milwaukee	86
Mundelein	General Fin Corp of Ill 463 Lake St	492
Round Lk Beach	Sko-Fed Credit Corp 835 E Rollins Road	94
Vernon Hills	Transamerica Fin Services 422 Hawthorn	86
Waukegan	Beneficial Fin Co of Ill Inc 335 S Green Bay Road	48
	Five AVCO Fin Services Inc 2312 W Grand Ave	628
	Fleet Mortgage Corp 2835 Belvidere St	514
	General Fin Corp of Ill 533 S Lewis Ave	933
	Household Fin Corp 438 Lakehurst St	524
	ITT Thorp Corp 2770 Grand Ave	336
	Mellon Fin Services Corp 509 S Green Bay Road	20
	Mercury Finance Co of Ill 426 S Green Bay Rd	132
	Statewide Finance Co 325 N Genesee	157
	Transamerica Fin Services 504 Washington St	82

LaSalle County

Mendota	Heights Fin Corp 701 Washington St	125
Ottawa	Beneficial Fin Co of Ill Inc 108 W Madison St	910
	Heights Fin Corp 417 W Madison St	98
Streator	Credithrift of America Inc 601 E Main St	965
	Heights Fin Corp #1 Northpoint Dr–PO Box 401	127
	Personal Fin Co 2102 N Bloomington St	501

Lawrence County

Lawrenceville	Credithrift of America Inc 1011 State St	952
	Personal Fin Co 1105 State St	308

Livingston County

Pontiac	Five AVCO Fin Services Inc 221 W Washington St	631
	Personal Fin Co 221 W Washington	429

Logan County

Lincoln	Heights Fin Corp 511 Broadway	224

Macon County

Decatur	Associates Consumer Fin Co 2001 N Water St	569
	Credithrift of America Inc 3143 N Woodford St	934
	Financeamerica Corp 1280 W Grand St	690
	Five AVCO Fin Services Inc 3080 Kandy Lane	551
	General Fin Corp of Ill 2824 N Main	178
	Household Fin Corp 3010 N Water St Store E-6B	374
	ITT Thorp Corp 2915 N Main	423
	Personal Fin Co 1355 Rte 48 North	331

Macoupin County

Gillespie	Verticchio Bros Loan 201 S Macoupin St	356

Madison County

Alton	Alton Fin & Thrift Co 412 E Broadway	466
	Beacon Fin Co 1724 East Broadway	419
	Credithrift of America Inc 2520 State Street	307
Alton	Fleet Mtge Inc 649 E Broadway	174
	Germania Fin Corp 543 East Broadway	384
	Household Fin Corp 123 W Third Street	265
Collinsville	Credithrift of America Inc 108 W Main St	944
	GFC Loan Co of Collinsville 217 W Main St	851
	Household Fin Corp 501 Beltline Rd Unit 20	415
Edwardsville	Gateway Loan Corp 314 N Main St	289
Godfrey	Associates Cons Fin Co 120 Beltline West	133
Granite City	Credithrift of America Inc 3801 Nameokia Road	564
	Household Fin Corp 3401 Nameokia Road	889
	Norwest Finance Ill Inc 3224 Nameokia Road	93
Madison	Gateway Loan Corp 1223 Madison Ave	292

Marion County

Centralia	Credithrift of America Inc 313-315 E Broadway	942
	Personal Finance Company 1047 W Broadway	495
Salem	Credithrift of America Inc 306 N Walnut	964
	Heights Fin Corp 106 W Main St	77
	Personal Fin Co Westgate Shop Ctr	382

Massac County

Metropolis	Credithrift of America Inc 116 W Seventh St	955

McDonough County

Macomb	Heights Fin Corp 1520 E Jackson Rd	603

McHenry County

Crystal Lake	General Fin Corp of Ill 1-D Crystal Lake Plz	8
	Heights Fin Corp 459 Virginia St	483
	Household Fin Corp 230 Virginia St	443
McHenry	General Fin Corp of Ill 900 Front St-Rte 31	678
	Heights Fin Corp 803 Front St-Suite B	673
Woodstock	Associates Cons Fin Co 2205 S Eastwood Dr-St Rte 47	718
	Heights Fin Corp 235 Washington St	164

McLean County

Bloomington	Credithrift of America Inc 1212 Towanda Ave	983
	Five AVCO Fin Services Inc 1701 E Empire St	622
	Heights Fin Corp 1500 E Empire	468
	Household Fin Corp 1500 E Empire-Colonial Plz	318
	Personal Fin Company 2401 E Oakland Ave	444
Normal	Beneficial Fin Co of Ill 1503 E College Ave	557

Montgomery County

Hillsboro	Heights Fin Corp 225 S Main St	463
Litchfield	Heights Fin Corp 110 E Ryder St	614

Morgan County

Jacksonville	Credithrift of America Inc 414 S Main St	936
	Heights Fin Corp 217 Lincoln Sq Shop Ctr	479

Moultrie County

Sullivan	Heights Fin Corp 15 S Main St	785

Ogle County

Rochelle	Heights Fin Corp Mary Mart Drive-PO Bx 373	461

Peoria County

Peoria	Associates Cons Fin Co 4501 Sterling	159
	Beneficial Fin Co of Ill Inc 3927 N University Ave	119
	CIT Fin Services Inc 4507 N Sterling Ave-Ste 202	355
	#7 Credithrift of America Inc 4718 N Sheridan Road	866
	Finance America 7820 N University	447
	General Fin Corp of Ill 4630 War Memorial Drive	143
	Heights Fin Corp 2601 Westlake Ave-Bx 3215	310
	Heights Fin Corp 2212 SW Adams St	309
	Heritage Finance Junction City Shp Ctr	34
	Household Fin Corp 4501 War Memorial Drive	612
	ITT Thorp Corp 4615-17 N University	424
	ITT Thorp Corp 113 McClure	767
	Mellon Fin Services Corp 7501 N University Ave	22
	Norwest Fin Ill Inc 4507 N Sterling Ave	193
	Oneida Loan Co Inc 511 W Main St	72
	Peoria Loan Service Inc 4700 W University Ave	645
	Personal Finance Co 3037 N Sterling	67

Perry County

DuQuoin	Heights Fin Corp 34 N Division St	618

Perry County

DuQuoin	Personal Fin Corp 109 E Main St	75
Pinckneyville	Personal Fin Co 601 S Main St	142

Randolph County

Sparta	Heights Fin Corp North Town Ctr-Suite 4	607

Richland County

Olney	Credithrift of America Inc 323 S Whittle Ave	959
	Personal Fin Co 110 Whittle Ave	240

Rock Island County

East Moline	Five AVCO Fin Services Inc 4139 Kennedy Drive	623
Moline	Associates Cons Fin Co 1569 Blackhawk Rd	542
	Beneficial Fin Co of Ill Inc 3614-23rd Ave	274
	Credithrift of America Inc 3401-16th St	956
	General Finance Co 4101 23rd Ave	94
	Household Fin Corp 1622 Fifth Ave	504
	Norwest Fin Ill Inc 4327-23rd Ave	453
	The Illinois Morris Plan Co 4101-23rd Ave	452
	ITT Thorp Corp 3450-38th Ave	238
	Security Pacific Fin Corp 1531-47th Ave	317
Rock Island	Credithrift of America Inc 3725 Blackhawk Rd	963
	Fleet Mortgage Co 4709-44th St	456
	Heights Fin Corp 323-18th St	470
	Norwest Fin Ill Inc 3416 Blackhawk Rd	454

Saline County

Harrisburg	Credithrift of America Inc Parker Shop Ctr Plz Suite 15	947

Saline County

Harrisburg	Personal Fin Co 22 S Main St	306

Sangamon County

Springfield	Beneficial Fin Co of Ill Inc 2 Drawbridge Road	900
	Central Ill Mtg Brkrs 417 4th St	411
	CIT Fin Services Inc 2387 W Monroe-Suite 141	346
	Commercial Credit Loans Inc 1750 Wabash Ave-Suite B	100
	Credithrift of America Inc 212 S Grand Ave East	935
	Eagle Fin Corp 321 S Sixth St	44
	Financeamerica Corp 820 S Ninth St	687
	Heights Fin Corp 1818 Stevenson Drive	365
	Household Fin Corp 3067 S 31st St Dirksen Pkwy	722
	Huffman Fin Co 424 E Monroe	749
	ITT Thorp Corp 104 Sherwood Plaza	763
	ITT Thorp Corp 2945 Clear Lake Ave	372
	Norwest Fin Ill Inc 1308 S Second	6
	Royal Finance Co of America 1600 S Dirksen Pkwy	64

Shelby County

Shelbyville	Personal Fin Co 119 E Main St	97

St Clair County

Belleville	Arch Finance Company 9400 W Main St	586
	Associates Consumer Fin Co 40 Country Club Plaza	908
	CIT Financial Services Inc 6401 "F" West Main	364
	Credithrift of America Inc Store #8 Bellevue Park Plz	381

St Clair County

Belleville	Household Fin Corp 221 E Main Street	285
	Mercury Fin Co of Ill 1505 Scott Dr	128
Cahokia	Norwest Fin Ill Inc 1647 Camp Jackson Road	324
Fairview Heights	Associates Cons Fin Co 704 Lincoln Highway	550
	Beneficial Finance Co #20 Crossroads Center	116
	Fidelity Fin Svcs Inc 10324 Lincoln Trail	112
	Heights Fin Corp Concord Plz Shp Ctr Ste #7	54
	Norwest Fin Ill Inc 714 Lincoln Hwy	831
	TransAmerica Finance 6 Executive Drive	108
O'Fallon	Germania Fin Corp 400 S Lincoln	428

Stephenson County

Freeport	Five AVCO Fin Services Inc 322 N Park Blvd	65
	Household Fin Corp 1251 W Galena Ave	390
	Mellon Fin Services Corp 6 E Stephenson St	24

Tazewell County

Pekin	Credithrift of America Inc 524½ Court St	733
	Heights Fin Corp 1418 N 8th St	982
	ITT Thorp Corp 2210 Court St	179
	Personal Finance Co 402 Court St	106

Union County

Anna	Credithrift of America Inc 322 S Main St	940

Vermilion County

Danville	Commercial Cr Loans Inc 21 W Harrison St	114

Vermilion County

Danville	Credithrift 2830 N Vermilion St	867
	Heights Fin Corp 3124 N Vermilion St	403
	Aetna Fin Corp d/b/a ITT Thorp Corp 423 Gilbert	491
	Personal Fin Co Unit B-Holiday Sq 11 Shp Ctr	498
Westville	Personal Fin Co 102 S State St	79

Wabash County

Mt Carmel	Credithrift of America Inc 730 Market St	986

Wayne County

Fairfield	Personal Fin Co 111 N Main St	451

Whiteside County

Rock Falls	Credithrift of America Inc 611 S First Ave	902
Sterling	Five AVCO Fin Serv Inc 2901 Lincolnway	442
	Heights Fin Corp 2321 E Lincolnway	624
	Household Fin Corp 20 E Third St	150

Will County

Bolingbrook	Five AVCO Fin Services Inc Bolingbrook Quadrangle Lilly Cache Lane	393
	General Fin Co of Ill 427 N Bolingbrook-Rt 53	148
	Household Fin Corp 116 Bolingbrook Dr Briar Sq	573
Joliet	Beneficial Fin Co of Ill Inc 3111 W Jefferson	280
	CIT Fin Services Inc 2222 Plainfield Rd	420
	Commercial Cr Loans Inc 2357-A Plainfield Rd	353
	Credithrift of America Inc 1110 W Jefferson St	576

Will County

Joliet	General Fin Corp of Ill 37 E Cass St	188
	General Fin Corp of Ill 2116 W Jefferson	398
	General Fin Corp of Ill 203 North Scott	39
	Household Fin Corp 2233 W Jefferson St	92
	ITT Thorp Corp Larkin and Rte 30	335
	Norwest Fin Ill Inc 121 Springfield Ave	313
	Personal Fin Co 1020 W Jefferson St	637
	Rooney Fin Corp of Will Cty 1256 W Jefferson St	773
Lockport	Personal Fin Co 914 Garfield Ave	641
Wilmington	Personal Fin Co Unit #4 Winchester Green Ctr	758

Williamson County

Herrin	Credithrift of America Ill 3 North Park Ave	948
	Personal Fin Co 108 W Cherry St	231
Marion	Credithrift of America Inc 215 N Market	954
	Heights Fin Corp 1108-F N Carbon St	3
	Household Fin Corp 1205 Public Square	502
	Personal Fin Co 1117 N Carbon St	658

Winnebago County

Loves Park	Credithrift of America Inc 6412 N Second St	953
	Five AVCO Fin Services Inc 6127 N Second St	431
	Heights Fin Corp 5455 N Second St	432
Rockford	Associates Cons Fin Co 3502 E State St	762
	Beneficial Fin Co of Ill Inc 3806 E State St	85

	Winnebago County			Winnebago County	
Rockford	CIT Fin Services Inc 4221 E State St	345	Rockford	Heights Fin Corp 4010 E State St	488
	Commercial Mrtg & Fin Co 117 Seventh St	263		Household Fin Corp 2410 S Alpine Rd	761
	Credithrift of America Inc 3006 Charles St	863		Illinois Fin Services Inc 7-Seventh St	196
	Fleet Mortgage Corp 510 N Church St	301		Norwest Fin Ill Inc 4437 E State St	455
	General Fin Corp of Ill 231 N Church	182		ITT Thorp Corp 4766 E State St	422
	General Fin Corp of Ill 4223 E State St	591		ITT Thorp Corp 3219 N Main St	197

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
SALES FINANCE AGENCY ACT

SALES FINANCE AGENCY ACT

CITY	LICENSEE	LICENSE NO.
	Clark County	
Marshall	Ford Motor Credit Co 122 South 5th Street	334
	Champaign County	
Champaign	Bencharge 1912-C Round Barn Road	101
	Coles County	
Mattoon	AA Finance Corp 117 South 19th Street	12
	Cook County	
Arlington Hts	AM Credit Corp 121 S Wilke Road	89
	Chrysler Credit Corp 121 S Wilke Road	247
	Household Retail 2400 E Oakton	115
	Valentine Assoc 2045 S Arlington Hts Rd	31
	VW Credit Inc 121 S Wilke Road	24
Barrington	BMW Credit Corp 600 Hart Rd	118
	BMW Credit Corp 1250 Grove Ave	151
	Home Furnishings Accep Corp 200 Applebee St	4
Calumet City	AM Credit Corp 1700 167th St	88
	Bencharge 1086 Sibley Blvd	58
	Chrysler Credit Corp 1700 167th St	255
	VW Credit Inc 1700 167th St	25
Calumet Park	Home Owners Security Corp 1252 W 127th St	223
Chicago	Bell & Howell Accep Corp 7100 McCormick Road	401
	Bencharge 4012 W 79th St	49

CITY	LICENSEE	LICENSE NO.
	Cook County	
Chicago	Benks Auto Fin Inc 3601 W Devon Ave	135
	Cadillac Accep Co Inc 1233 N Wells St	153
	Central Credit Corp 2737 W 59th St	39
	Chicago Accep Corp 3100 W Peterson	148
	Chicago Exec Fin Corp 3202 N Western	71
	Chicago Exec Fin Corp 3100 N Clybourn	72
	CIT Fin Serv Corp 3201 N Cicero Ave	5
	CIT Fin Serv Corp 4355 S Kedzie Ave	7
	The Dartmouth Plan Inc 6200 N Hiawatha St	60
	Denton Credit Co 3223 W Irving Park Road	147
	Donald Ins & Fin Corp 4501 W Irving Park Road	274
	Excel Ins Agency Inc 9220 S Ashland Ave	313
	Gateway Accep & Cr Corp 3100 W Peterson Ave	80
	Glewcore Accept Corp d/b/a White Outdoor Accept Corp 105 W Adams St	172
	GOI Corp 6750 W Grand Ave	16
	HMI Credit Corp 105 W Adams St	124
	Health Spa Fin Inc 200 W Monroe St	328
	Heller Ret Cr Svs Inc 105 W Adams	41
	Imperial Fin Corp 2112 N Cicero Ave	2

	Cook County	
Chicago	Jaybee Accep Corp 2405 W Lawrence Ave	141
	Kenneth Accep Co 2945 N Milwaukee Ave	137
	Lincoln Invest Corp 5061 N Lincoln Ave	210
	Lowell Fin Corp 4334 W Irving Park Rd	136
	Major Motor Supply Co 1000 W 63rd St	130
	Midland Fin Co 7541 N Western Ave	51
	Mid-Town Ins Agency Inc 1233 N Wells St	154
	Nationwide Cassel Corp 3435 N Cicero	21
	Nationwide Comm'l Corp 3435 N Cicero	19
	North State Accep Corp 5757 N Lincoln	343
	Overland Bond & Invest Corp 4701 W Fullerton	76
	Smith-Rothchild Fin Co 4801 W Cullom	189
	Star Accep Ltd 3525 W Peterson Ave	258
	Stony Fin Corp 825 W 63rd	342
	Turner Accep Corp 4450 N Western Ave	398
	Twin Accep Co Inc 4124 N Western Ave	200
	Valley Accep Corp 4135 N Western	20
	World Book Fin Inc 510 Merchandise Mart Plz	35
Chicago Heights	F.A.C. 2005 E End Ave	63
Chicago Ridge	Suburban Accep Co 10830 S Central Ave	99
Des Plaines	Bencharge 617 W Golf Road	91
	Guardian Fin Co Inc 815 Lee St	104

	Cook County	
Evanston	The Old Fountain Square Inc 1033 Chicago Ave	8
Evergreen Park	Star Fin Inc 9015 S Kedzie Ave	74
Forest Park	Joyce Accep Corp 7652 W Madison St	262
Franklin Park	Pincor Credit Corp 11600 W King St	52
Hickory Hills	CIT Fin Serv Corp 8621 W 95th St	83
Hillside	AM Credit Corp 4415 W Harrison St	81
	Chrysler Credit Corp 4415 W Harrison	131
	JRC Finance Co 4414 W Roosevelt Road	75
	VW Credit Inc 4415 W Harrison	23
Homewood	Bencharge 18119 Dixie Hwy	121
La Grange	Toyota Motor Credit Corp 17 W Hillgrove	143
Lansing	Ford Motor Credit Co 2200 E 170th Street	316
Lincolnwood	Mercantile Chg Sys 7077 N Lincoln Ave	309
North Riverside	United Acceptance Corp 7222 W Cermak	50
Oak Lawn	Bencharge 9600 S Cicero Ave	132
	First Republic Fin Co 9313 S Cicero Ave	140
	Gen Mtrs Accep Corp 5540 W 111th Street	185
	Mercury Marine Accep Corp 9024 S Cicero Ave	17
Olympia Fields	Harold Fin Co 2525 W Lincoln Highway	42
Palatine	Bencharge 648 E Northwest Hwy	139
	Borg-Warner Accep Corp 2401 Plum Grove Rd	244
	Borg-Warner Accep Corp 2401 Plum Grove Rd	93

	Cook County	
Palatine	CIT Fin Services Corp 825 E Dundee Road	6
Palos Hills	City Consumer Svcs Inc 10125 Roberts Road	165
Park Ridge	Ford Motor Credit Co 205 West Touhy	62
	Gen Motors Accep Corp 444 N Northwest Highway	183
	Park Ridge Charge Central 3 S Prospect Ave	388
	Trans Accept Corp 222 S Prospect Ave	59
Plainfield	Crest Accept Co 23011 W Lincoln Hwy-Rte 30	292
Rolling Meadows	Gen Electric Credit Corp Algonquin & 53	100
Roselle	Allis-Chalmers Credit Corp 675 E Irving Park Rd	310
Schaumburg	Ameritech Credit Corp 1325 E Remington	164
	Bencharge 825 W Higgins Rd	145
	Borg-Warner Accep Corp 1305 E Remington	123
	CIT Fin Services Corp 1221 E Golf Road	34
	Citicorp Accep Co Inc 999 Plaza Drive	45
	Citicorp Accep Co Inc 999 Plaza Drive	122
	Gen Mtrs Accep Corp 2050 Algonquin Road	193
	Intrn'tl Harvester Cr Corp 600 Woodfield	127
	Yegen Assoc Inc 999 Plaza Drive	77
Schiller Park	Waterbed Credit Co 10508 Delta Parkway	168
Skokie	Gen Mtrs Accep Corp 8707 Skokie Blvd	187
South Barrington	Ford Mtr Cr 33 W Higgins	36
South Holland	Royal Financial Inc 2351 E 170th St	179
Tinley Park	Bencharge 17127 S Harlem Ave	149

	Cook County	
Wheeling	Wickes Credit Corp 351 W Dundee Road	385
	DuPage County	
Bensenville	Bencharge 215 W Grand Ave	155
Downers Grove	Bencharge 1028 Curtiss St	95
	General Elec Corp 1013 Butterfield Road	29
	International Harvester 1315 Butterfield Road	128
Elmhurst	Bencharge 193 N York Rd	109
Glendale Hts	CIT Fin Serv Corp 2182 Gladstone Ct	78
Hinsdale	MarCo Fin Serv 911 N Elm	181
Lombard	DuPage Accep Corp 21 W 550 North Ave	47
	J I Case Cr Corp 1919 S Highland Ave	1
	J I Case Co 1919 S Highland Ave	79
	General Mtrs Accep Corp 2200 S Main Street	44
	Whirlpool Accep Corp 100 Progress Road	227
Oakbrook	Bencharge 1010 Jorie Blvd	157
	General Motors Accep Corp 2222 Kensington Ct	190
	Money Market Fin Co 800 Enterprise Drive	29
Oakbrook Terrace	Gen'l Mtrs Accep Corp 1 S 450 Summit Ave	44
Villa Park	CIT Fin Serv Inc 126 W Roosevelt Road	9
	Jackson County	
Carbondale	Maps Corp Reed Sta Rd and Hwy 13 E	171
	Jefferson County	
Mt Vernon	Colwell Mtge Corp 2929-A Broadway	32

	Kane County	
Aurora	Bencharge 347 E Indian Trail	156
Aurora	E-Z Financial Corp 1515 E New York	67
Elgin	Bencharge 75 Market St	106
	Gen Fin Co of Ill 139 S Grove	357
	U.C.A.C. Inc 1341 Dundee St	15
St Charles	Geneva Leasing Assoc Inc One West Illinois	55
	Kankakee County	
Kankakee	McGroom Cadillac AMC 830 S Main Street	133
	Knox County	
Galesburg	Bencharge 108 E Main St	119
	Lake County	
Deerfield	Borg-Warner Accep Corp 104 W Wilmot Road	108
	General Motors Accep Corp 707 Lake Cook Road	112
Highland Park	Dearborn Accep Co 508 Central Ave	138
Ingleside	US Vacation Res Inc 26303 W Highway 134	30
Libertyville	Bencharge 703 N Milwaukee Ave	125
	Deutsche Credit Corp 800 S Milwaukee Ave	110
Waukegan	Bencharge 335 S Greenbay Rd	150
	LaSalle County	
Leland	US Vacation Res Inc 4611 E 22nd Road	163
Ottawa	Bencharge 108 W Madison St	134
	Macon County	
Decatur	General Motors Accep Corp 440 N Monroe	184
	Madison County	
Edwardsville	Security Credit Corp 121 Hillsboro Ave	236
	McLean County	
Bloomington	Dometic Credit Corp 1201 E Bell St	169
Normal	Bencharge 1503 E College Ave	92
	Peoria County	
Peoria	Bencharge 3927 N University Ave	142
	Borg-Warner Accep Corp 7820 N University	384
	CIT Fin Services Corp 4507 N Sterling Ave	94
	Intrn'tl Harvester Cr Corp 1700 W Luthy Drive	126
	Peoria Accep Corp 2800 W Farmington Road	360
	Richland County	
Olney	H & H Fin Company 528 S Whittle Ave	323
	Rock Island County	
East Moline	John Deere Co of Moline 1400 13th Street	55
Moline	Bencharge 3614 23rd Ave	129
	General Mtrs Accep Corp 3440 38th Avenue	194
	Sangamon County	
Springfield	Bencharge 2 Drawbridge Rd	146
	CIT Fin Services Corp 2387 W Monroe	97
	Mercury Marine Accep Corp 820 S 9th St	84
	Youngs Finance 424 E Monroe	73
	St Clair County	
Belleville	CIT Fin Serv Corp 6401 "F" West Main	87
East St Louis	Miller-Senate Fin Co 327 Missouri Ave	178
Fairview Hts	Bencharge 20 Crossroads Center	116

	Will County			Winnebago County	
Joliet	Bencharge 3111 W Jefferson	54	Durand	US Vacation Res Inc 9938 W Winslow Road	162
	CIT Fin Services Corp 2222 Plainfield Road	48	Rockford	Bencharge 3806 E State St	144
	General Motors Accep Corp 260 N Larkin Ave	188		CIT Fin Services Corp 4221 E State St	96
Plainfield	Crest Accep Co 23011 W Lincoln Hwy	292			

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
SALES FINANCE AGENCY ACT
OUT-OF-STATE

SALES FINANCE AGENCY ACT
Out-of-State Licensees

CITY	LICENSEE	LICENSE NO.
	Delaware	
New Castle	Whirlpool Accep Co 262 Quigley Blvd	180
	Florida	
Ft Lauderdale	Sunburst Financial Corp 1150 N Federal Highway	11
	Georgia	
Atlanta	GE Credit Corp Corporate Square Bldg #2	389
	Indiana	
Evansville	AM Credit Corp 4900 Shamrock Dr	90
	Chrysler Credit Corp 4900 Shamrock Dr	254
	VW Credit Inc 4900 Shamrock Dr	26
Hammond	Norwest Finance Co 6947 Indianapolis Blvd	40
Indianapolis	AM Credit Corp 9247 N Meridian St	82
	Chrysler Credit Corp 9247 N Meridian St	326
	Green Tree Accep Inc 7222 N Shadeland Ave	18
	Limited Credit Card Svcs Inc 2300 Southeastern Ave	3
	VW Credit Inc 9247 N Meridian St	27
Merrillville	Norwest Fin Co 1000 E 80th Pl	53
	Iowa	
Bettendorf	Ford Motor Credit Co 825 Middle Road	64
	Green Tree Accep Inc 2435 E Kimberly Rd	14
Des Moines	AM Credit Corp 4685 Merle Hay Rd Suite 206	86
	Chrysler Credit Corp 4685 Merle Hay Rd Suite 206	314

CITY	LICENSEE	LICENSE NO.
	Iowa	
Des Moines	Norwest Finance Co 340 SW Eighth St	NONE
	VW Credit Inc 4685 Merle Hay Rd Suite 206	28
Dubuque	Norwest Finance Co 2600 Dodge St	57
Keokuk	Norwest Finance Co 300 Main St	37
Mediapolis	Gronow, Ltd Highway 61 South	159
	Kansas	
Overland Park	Borg-Warner Accep Corp 8900 Indian Creek Pky Bldg 6	320
	Kentucky	
Henderson	Ford Motor Credit Co 319½ Eighth St	66
Paducah	Barclays America/Vinofky 405 Broadway	105
	Maryland	
Baltimore	Commercial Credit Corp 300 St Paul Place Charle St	43
	Michigan	
Dearborn	Ford Motor Credit Co The American Rd	NONE
Detroit	Modern Finance Corp 22001 Grand River Ave	22
Fraser	Kearney Credit Co 16950 Masonic Blvd	92
Grand Rapids	Foremost Fin Svcs Corp 5800 Foremost Dr SE	117
	Minnesota	
Minneapolis	Curtis Financial Corp 2201 Florida St	13
St Paul	Federal Equity & Accep Corp 2422 Transport Dr	111
	Missouri	
Ballwin	Citicorp Accep 1299 Clayton Rd West	

Missouri

Cape Girardeau	Ford Motor Credit Co 2851 Independence	65
Earth City	Ford Motor Credit Co 4203 Earth City Expressway	68
	Greentree Acceptance Inc 502 Earth City Expressway	107
St Louis	AM Credit Corp 12115 Lackland Rd	85
	Chrysler Credit Corp 12115 Lackland Rd	248
	Household Fin Corp 3558 S Grand Ave	NONE
	General Motors Accep Corp 10199 Woodfield Lane	196
	VW Credit Inc 12115 Lackland Dr	38
	Westinghouse Credit Corp 8050 Watson Rd	421
St Peters	All Valley Accep Co 1 Mid Rivers Drive	173

New York

Great Neck	The Gramaton Investors Corp 350 Northern Blvd	69
Lake Success	North Eastern Holding Co 1 Hollow Lane	56

Ohio

Canton	GE Credit Corp 4875 Higbee Ave NW	318
	GE Credit Corp 4875 Higbee Ave NW	317
Cincinnati	GE Credit Corp 4010 Executive Park Drive	113
	GE Credit Corp 4370 Malsbury Rd	10
Cincinnati	Midland Guardian Co 111 E Fourth St	367
Independence	Synamerica Corporation 4700 Rockside Road	175
Wooster	Fair Finance Co 100 Public Square	158

Rhode Island

Smithfield	GE Credit Corp 2 Thurber Blvd	114

Texas

Dallas	Assoc Fin Svc Co of TX Inc 2655 Villa Creek Dr	17

Wisconsin

Madison	General Motors Accep Corp 6601 Grand Teton	195
West Bend	Dart & Kraft Fin Corp 400 Washington	161

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

ROSTER OF LICENSEES

FINANCIAL PLANNING & MANAGEMENT SERVICES ACT

Roster of Licensees

CITY	LICENSEE	LICENSE NO.
	Cook County	
Chicago Heights	Budget Plan 195 Joe Orr Road	C-10
Schaumburg	UCC Marketing Corp 1027 E State Pkwy	C-15
Skokie	Security Enterprises 8016 N Lincoln Ave	C-8
	Jackson County	
Carbondale	Paul K Haltman 107 N Washington	C-19
	Kankakee County	
Kankakee	CAB Services Inc 105 E Court St	C-4
	Knox County	
Galesburg	ACAP, Inc Bondi Bldg	C-9
	Lake County	
Waukegan	Nat Budget Counselors 2835 Belvidere Rd	C-31
Wildwood	Financial Counselors 418 Greentree Rd	C-21
	LaSalle County	
Streator	Am Counseling Svc 115 Armory Ct	C-12
	Logan County	
Lincoln	Kennedy's Budget Counselors 320 Clinton St	C-5
	Macon County	
Decatur	Decatur Budget Counselors 124 S Main St	C-3
	McLean County	
Bloomington	Budget Counselors 511 E Grove St	C-14
	Stephenson County	
Freeport	Professional Cr Coun Svc 103 N Chicago Ave	C-2
	JF Twigg Accounting Svcs Inc 1006 S Locust	C-6
	Will County	
Joliet	Joliet Budget Advisers Inc 58 N Chicago Ave	C-18
	Williamson County	
Marion	Area Budget Counselors 301 N Van Buren	C-7
	Winnebago County	
Loves Park	Credit Adviser's Inc 521 Loves Park Dr	C-11

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
FOREIGN EXCHANGE

FOREIGN EXCHANGE LICENSEES

LICENSEE	LICENSE NO.
Chicago, Illinois	
Deak Perara 17 N Dearborn	55
Jose D Austriaco d/b/a Phillipine Foreign Exch 1726 W Lawrence	59
Regent of Illinois Inc 2003 W Montrose Ave	58
Rizal Forex Inc 30 N Michigan	57
Elk Grove, Illinois	
Dar Enterprises 941 Lively Blvd	52
Rosemont, Illinois	
Al-Rad, Int'l 5625 N Pearl St	54
New York, New York	
American Express Co American Express Plaza	50
Thomas Cook Bankers 11 W 42nd St	51
Pekao Trading Co 470 Park Ave	53

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
SAFE DEPOSIT

SAFE DEPOSIT LICENSEES

CITY	LICENSEE	LICENSE NO.
	Champaign County	
Champaign	Rankin Safety Deposit Vaults 7 Taylor St	6
	Cook County	
Chicago	Brom Realty Co 1857 W 51st St	140
	BML Agency Inc 4800 N Kenneth Ave	113
	Fairfield Realty & Ins Agency 2729 W Cermak	3
	Pulaski Safety Deposit Box Co 3154 S Morgan	2
	Chas Ringer Safety Vault Co 7915 S Exchange Ave	88
	JA Sierocinski Safe Deposit Co 3960 W 26th St	30
	Wacker Drive Safe Deposit Co 20 N Wacker	4
Cicero	Sobotka-Jaros Agency & Loan 5823 W Roosevelt Rd	58
DesPlaines	Security Storage Corp 733 Lee St	183
Matteson	Campe Associates 3610 W 216th St	100
	DuPage County	
Lombard	National Security Vault Co 555 E Butterfield Rd	5
	Lee County	
Dixon	Willow Creek Security 223 W First St	7
	St Clair County	
Wood River	Shellwood River Fed CU 203 S 6th St	9
	Will County	
Joliet	Illinois Securities Co 66 N Chicago St	81
	Winnebago County	
Rockford	Commercial Mrtg & Fin Co 115 Seventh St	33
	Northern Illinois CU 5959 E State St	8

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

FY85 LICENSEES
SALE OF EXCHANGE

SALE OF EXCHANGE LICENSEES

CITY	LICENSEE	LICENSE NO.
	California	
San Francisco	B/A Cheque Corp One Powell St	13
	Bankamerica Corp One Powell St	12
	Illinois	
Rock Island	Financial Services Corp 230 18th St	15
	Minnesota	
Minneapolis	Travelers Express Co 5075 Wayzata Blvd	2
	New York	
New York	Am Exp Tvl Related Svc Inc Am Express Plaza	6
	Chase Manhattan Corp 80 Pine St	17
	New York	
New York	Citicorp Services Corp 717 Fifth Ave	10
	Citicorp 717 Fifth Ave	11
	Thomas Cook Inc 11 W 42nd St	5
	Societe Francoise du Cheque de voyage American Express Plaza	4
	Travelers Cheque Assoc Ltd American Express Plaza	7
	Texas	
Irving	Assoc Fin Express Inc 1148 Luke St	9
Dallas	Republic Money Orders St Paul & Pacific Streets	3

DEPARTMENT OF FINANCIAL INSTITUTIONS

CONSUMER CREDIT DIVISION

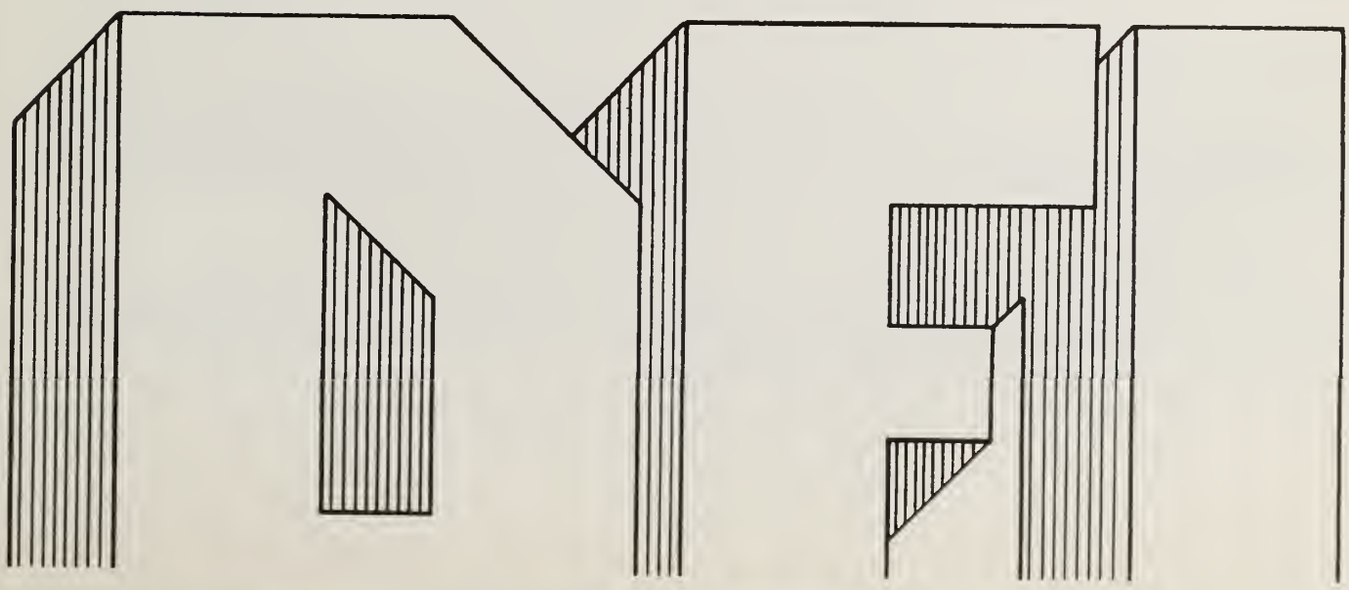
FY85 LICENSEES
TITLE INSURANCE COMPANIES

Certified in Illinois

TITLE INSURANCE COMPANIES
Certified In Illinois

CITY	COMPANY
	California
Los Angeles	Ticor Title Insurance Co 6300 Wilshire Blvd
	Ticor of California 6300 Wilshire Blvd
Panorama City	Safeco Title Insurance Co 13640 Roscoe Blvd
San Francisco	Transamerica Title Insurance Co 600 Montgomery St
Santa Anna	First American Title Insurance Co 421 N Main St
	Florida
Miami	American Title Insurance Co 1101 Brickell Ave
	Illinois
Champaign	Attorney's Title Guaranty Fund Inc 2408 Windsor Place
Chicago	Chicago Title Insurance Co 111 N Canal
	Chicago Title & Trust Co 111 N Canal
Woodstock	McHenry County Title Ins Co 101 N Throop St
	Michigan
Troy	1st Am Title Ins Co of Mid America 1850 W Big Beaver Rd
	Minnesota
Edina	Universal Title Insurance Co 5776 Lincoln Drive
Minneapolis	Title Insurance Co of Minnesota 400 Second Ave South
	New York
New York	US Life Title Ins Co of N Y 125 Maiden Lane
	North Carolina
Chapel Hill	Midwest Investors Title Ins Co 137 E Rosemary St
	Pennsylvania
Philadelphia	Commonwealth Land Title Ins Co 8 Penn Center
	Texas
Houston	Stewart Title Guaranty Co 2200 W Loop South
	Virginia
Richmond	Lawyers Title Insurance Corp 6630 W Broad St

CREDIT UNION DIVISION



CREDIT UNION DIVISION

SUPERVISORY RESPONSIBILITIES

The Credit Union Division is responsible for enforcement of the Illinois Credit Union Act to insure the safety and soundness of the over $3.3 billion that 1.4 million Illinois citizens have on deposit at their credit unions.

The Act requires the annual examination of each credit union's books and records by either the Department of Financial Institutions or a CPA approved by the Department. In FY 85, approximately 44.7% of the active credit unions received their annual examination from the State with the remaining 55.3% having their annual examination completed by a CPA.

All examinations, upon completion, are forwarded to the Department for review followed by each credit union Board of Directors receiving a letter addressing any areas of concerns or problem areas identified in the exam as requiring attention.

In addition to the examination responsibilities, the Division supervises the merger and liquidation of credit unions; is impowered to issue Orders of Cease and Desist; Suspension and Removal of Officers and Directors under certain circumstances; and approves all amendments to credit union Articles of Incorporation and By-Laws.

By February 1 of each year, each credit union must file an annual report of their financial statement with the Department. A compilation of the data from these year-end reports provides the basis for the financial statistics reported here.

CREDIT UNION ADVISORY BOARD

The Credit Union Advisory Board has played an important role in helping the Division carry out its responsibilities by consulting with, advising, and making recommendations to the Governor and to the Director on matters pertaining to credit unions. Their meetings are open to the public and provide a necessary and very useful forum for the discussion of topics and policies affecting all credit unions. The Board consists of seven persons with credit union experience who are appointed by the Governor.

DIVISION REVENUE AND EXPENSE

Fiscal year 1985 is the second consecutive year of the past seven years the Division has shown an excess of revenues over expenses. This was accomplished by changes to the basic structure and programs of the Division during the second quarter of 1983. Shown below are the summary figures for the last seven years.

CREDIT UNION DIVISION
Revenue & Expenses

	1979	1980	1981	1982	1983	1984	1985
Revenue	$ 571.9	$ 710.2	$ 704.4	$ 736.7	$ 693.7	$ 758.6	$ 739.1
Expense	634.9	754.9	807.2	766.8	723.1	677.2	702.7
Revenue Over (Under) Expenses	$ (63.0)	$ (44.7)	$ (102.8)	$ (30.1)	$ (29.4)	$ 81.4	$ 36.4

SIGNIFICANT ACTIVITIES

The Credit Union Division is authorized and required to take certain regulatory actions when serious problems are discovered in Credit Unions. During the past year, eleven Suspension Orders, eight Cease and Desist Orders, and one Removal Order were issued to address problems ranging from improper bookkeeping practices, to boards of directors failing to keep the members best interests a priority, to losses due to improper lending and embezzlement of members' funds.

The National Credit Union Administration as share insurer of a majority of the credit unions has chosen, in cooperation with the Credit Union Division, to address similar safety and soundness concerns by conducting supplemental examinations of credit unions. Their interest is the protection of the National Credit Union Share Insurance Fund (NCUSIF), which was strengthened considerably this past year. Beginning in January 1985, with the support and cooperation of the insured credit unions, the NCUSIF was capitalized to a new maximum level of 1.3% of insured shares.

All Illinois State-chartered credit unions met the December 31, 1984 deadline established by the Legislature in gaining share insurance coverage for their members' accounts. This action was significant in light of the recent, much publicized failures of savings and loan institutions in other states. It is important to note that while the failures are a cause for concern, they are not taking place among credit unions and the share insurers, both Federal and private, exhibit strengths not reflected by the Federal Savings and Loan Insurance Corporation (FSLIC).

Another area of significant activity requiring regulatory approval is in the creation, dissolution, and merger of credit unions. During the past year, three credit unions were chartered, 29 merged, five dissolved voluntarily, and one dissolved involuntarily. The small number of new charters does not reflect a lack of interest or growth in credit unions, but rather a change in the way Illinois citizens are now joining credit unions. Much greater activity in the area of adding groups to existing credit unions is now taking place. The mergers and dissolutions represent a consistent trend in the changing face of the deregulated financial industry.

CREDIT UNION LEGISLATION

There were four major bills affecting credit unions that were passed by the Legislature during the 1985 legislative session.

House Bill #528 enables credit unions to more effectively expand their services to groups requesting membership by redefining field of membership requirements.

House Bill #573 requires more timely notification to owners and lien holders of vehicles which have been impounded.

Senate Bill #667 changes the bid notification requirement for the placement of public monies by the Treasurer's Office to contacting only federally insured credit unions with assets exceeding $50,000,000.

Several other bills dealing with disclosure requirements, minimum cost checking accounts, usury limits, and mandatory Federal share insurance were introduced but did not win the approval of the Legislature.

Legislation concerning fidelity bond insurance coverage was passed during the 1984 legislative session and required a revised Rule to more clearly define the coverage required. The revised Rule, having received the approval of the Joint Committee on Administrative Rules, gives credit unions more flexibility by revising minimum bond coverage requirements, allowing the use of deductibles, and having the faithful performance coverage become optional coverage.

Federal legislation affecting Illinois State-chartered credit unions centers on the question of taxation. In many of the tax proposals being considered to address the growing Federal deficit, legislators are proposing credit unions be stripped of the tax exemption granted them by Congress from the very beginning.

FINANCIAL REVIEW

Illinois State-chartered credit unions experienced another year of strong financial growth. This growth may not, however, be evident if the statistics accompanying this report are given a cursory review. Assets in State-chartered credit unions grew only 3.1%. Shares managed to stay above the $3 billion mark but only increased by 3.0%. Membership totals went in the opposite direction, declining (2.8%). It would appear 1984 could go down as the year the rapid growth trend in credit unions leveled off. But this could not be further from the truth.

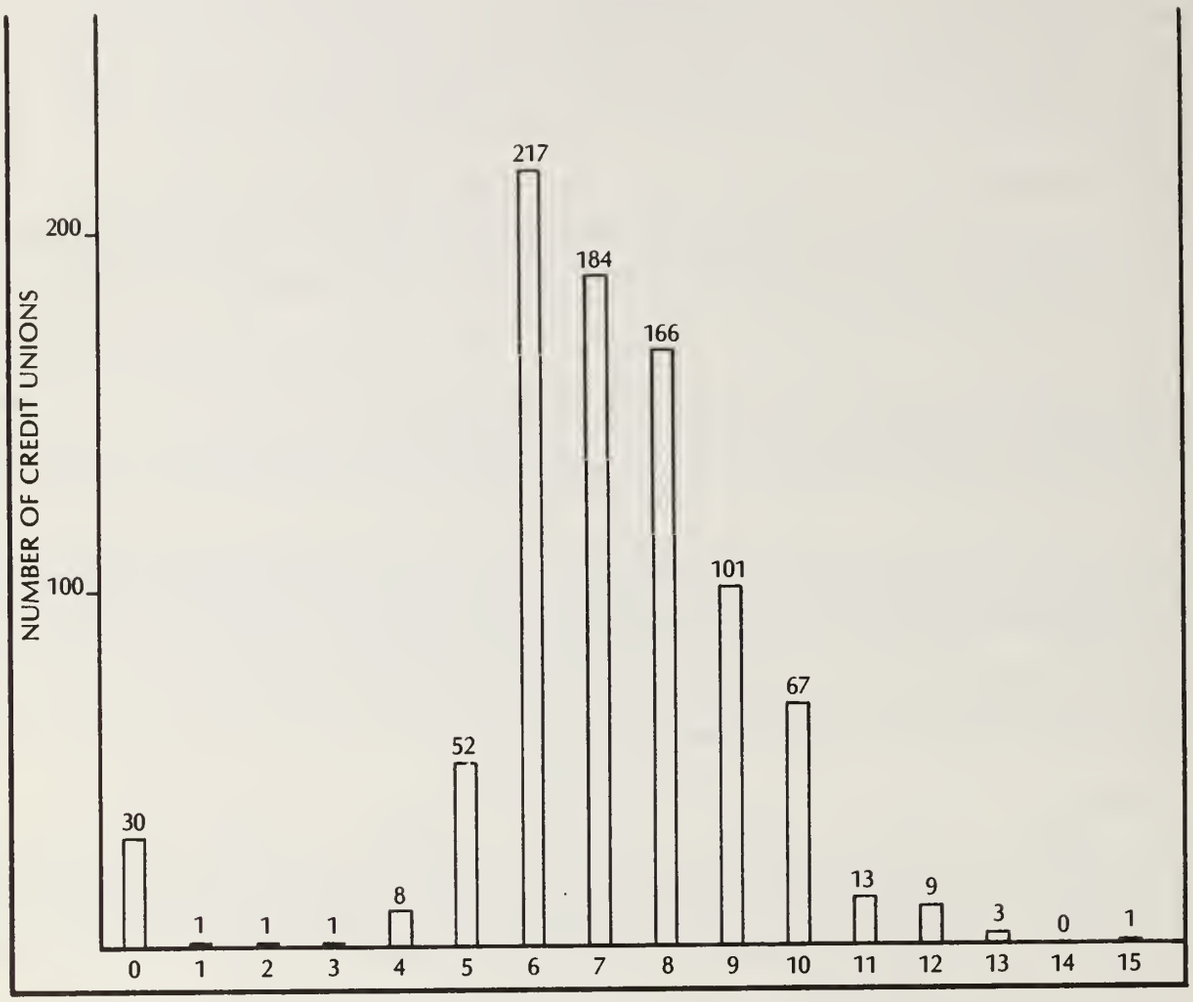
The cause of the misleading statistics is due mainly to the action of one credit union. Construction Equipment Credit Union, with assets exceeding $350 million, converted to a Federal charter to ease their process of interstate membership expansion. This one event has so affected the growth percentages, the real story is not revealed.

If the effects of the conversion are eliminated, the real story – that credit unions had another outstanding year – is told. The assets of the continuing credit unions grew a very healthy 15.8%. Shares increased a full 16.0% and membership was up 4.2%, well exceeding last year's growth rate of only .1%. Loans climbed a phenomenal 25.0%.

The continuation of these positive trends was accomplished even with the third consecutive year of declining net margins. Continued competition for members' savings has not allowed the dividend rates to decrease proportionately with the rates charged on loans to members or the interest rates provided on investments.

	1980	1981	1982	1983	1984
Yield on Average Assets	10.8%	12.5%	12.5%	11.8%	11.5%
Dividend on Average Shares	7.3	8.4	8.5	8.2	8.0
Net Margin	3.5%	4.1%	4.0%	3.6%	3.5%

While the average dividend on average shares declined from 8.2% to 8.0%, this decline was due in part to the growth in shares. To illustrate the continuing high (and very attractive) level of dividends paid to shareholders, a bar graph of the distribution of dividend rates on common shares is shown. Of the 854 credit unions at year-end, 761 or 89% paid dividends of 6% or more, this rate exceeding that allowed and paid by other financial institutions.



Dividend Rate on Common Shares

PATTERNS OF SHARE GROWTH

A slow but steady shift of savings patterns by credit union members is revealed in the table shown below. This shift to higher cost shares emphasizes the steady increase in the cost of funds credit unions must cover through increased income and more efficient operations. The table also reflects the increasing financial sophistication of the members credit unions serve.

Share Category	1979	1980	1981	1982	1983	1984
Common	90.1%	83.5%	76.8%	76.6%	75.0%	73.8%
Classes	8.2	14.2	20.0	19.8	21.1	21.9
Share Drafts	1.7	2.3	3.2	3.6	3.9	4.3
Total	100%	100%	100%	100%	100%	100%

INCOME AND EXPENSE

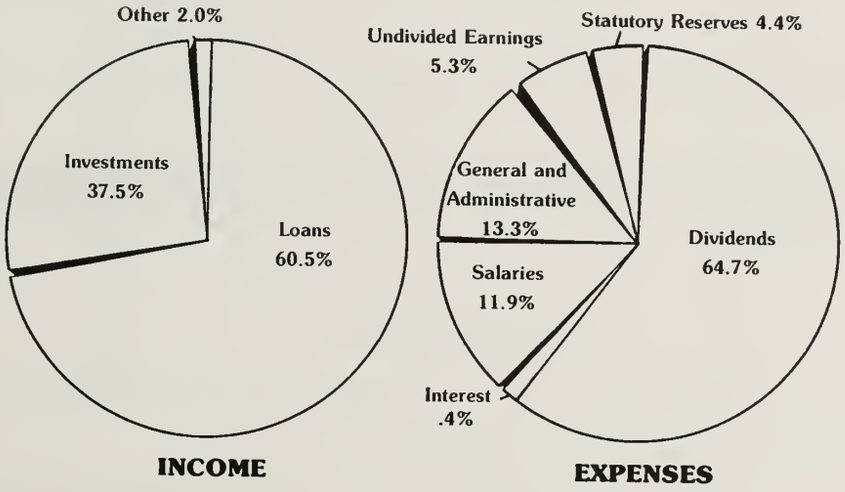
An increase in the amount of income allocated to dividend payments to members and to retained earnings was seen in 1984. As a percentage of gross income, dividends grew from 64.3% to 64.7% and retained earnings increased from 7.7% to 9.7%. The amount returned to members has grown steadily for the past seven years. However, the increase in retained earnings reverses the past two year decline in the total Reverses/Assets ratio, increasing this figure to 6.9% of Assets.

By contrast, salaries and benefits declined from 13.3% to 11.9% of gross income, general and administrative expenses from 14.2% to 13.3%, and interest expense from .5% to .4%.

The return to setting aside a greater percentage of gross income to retained earnings is a positive sign. The credit union philosophy has always been to encourage their members to save for the future. This would enable the members to accomplish their financial goals and help them get through the unexpected financially tough times. This same philosophy applies equally well to credit unions. Retaining earnings enables the credit union to attain greater financial strength and provides to the members the assurance that the economically tough times can be weathered in good fashion. Too many credit unions have merged or liquidated or are continuing to operate in a less than optimum fashion because they did not follow the philosphy they urged their members to follow. 1984 represents a turnaround and hopefully a continuing trend in building the financial strength the members deserve and may need for the financially challenging times ahead.

INCOME AND EXPENSE

Distribution for Illinois Credit Unions in 1984



LOAN DELINQUENCY

This year, as last year, all ratios involving loan delinquency showed improvement. Net charged-off loans as a percent of total income declined from 2.9% to 1.7%. This reflects a continuing decline from 3.5% to 2.6% and the provision for loan loss expense declined from 3.6% of gross income to 2.5%. Improved lending and collection practices as well as an improving economy are prime reasons for these good statistics.

REAL ESTATE LENDING

The Credit Union Act was amended in October 1974 to permit credit unions with assets in excess of $1.0 million to make loans to members secured by real estate. The following table summarizes this lending activity. (Columns 3-6 are statistics only from credit unions shown in column 2 which reported outstanding real estate loans.)

Year	CU's with Assets of $1.0 Million or more	CU's Reporting R.E. Loans	Total Real Estate Loans at 12/31 (000's)	% of Loans at 12/31 —	Real Estate Loans Made during year (000's)	% of All Loans Extended	Real Estate Loans as % Of All CU loans
1975	228	7	$ 588	2.4%	$ 590	3.5%	.06%
1976	248	11	$ 18,861	13.0%	$ 18,868	16.9%	1.7 %
1977	282	21	$ 43,725	15.3%	$ 22,197	11.8%	3.2 %
1978	300	21	$ 65,024	18.1%	$ 25,172	10.9%	4.0 %
1979	310	23	$ 66,246	16.1%	$ 19,173	8.4%	3.7 %
1980	304	25	$ 72,362	17.9%	$ 10,043	5.4%	4.5 %
1981	307	28	$ 79,321	17.9%	$ 9,740	4.0%	4.8 %
1982	332	27	$ 77,255	17.8%	$ 5,907	3.0%	4.9 %
1983	352	29	$ 109,878	22.7%	$ 36,133	14.2%	6.3 %
1984	367	43	$ 56,634	16.7%	$ 22,934	8.7%	3.0 %
	(1)	(2)	(3)	(4)	(5)	(6)	(7)

Due to a change in reporting forms, the 1980-1984 totals are only for first year mortgage loans. Previous year's data include both first and second mortgage lending.

The lack of widespread real estate lending is suggested by the small number of eligible credit unions making such loans. The decline in the 1984 figures does not represent a decline in real estate lending, but rather the conversion of the Construction Equipment Credit Union to a federal charter. Their real estate lending activity has accounted for approximately 60% of past year's totals shown above.

SHARE INSURANCE

The Illinois Credit Union Act required all Illinois State-chartered credit unions to receive a commitment for share insurance by December 31, 1984. The last uninsured credit union received this commitment right at the deadline thereby enabling the enactment of this statute without the forced closing of a single credit union.

At year-end 1984, of the 854 credit unions, 766 credit unions representing $1,905,329,682 in shares had insurance through the National Credit Union Administration (NCUA) and 88 credit unions representing $1,204,109,707 in shares had insurance through the National Deposit Guarantee Corporation (NDGC).

1984 saw major Federal legislation passed boosting the capitalization of the NCUSIF to a new maximum level of 1.3% of all insured shares. This level of capitalization gives the NCUSIF greater relative strength than the FSLIC or the FDIC and was accomplished with the cooperation of credit unions and without government funding.

CREDIT UNION MERGER SUMMARY

1984-85 Fiscal Year

Mergers continued to take place at a fairly even pace in Illinois. During the last fiscal year, 29 mergers of State-chartered credit unions were conducted. This compares with a range of 30-33 for each of the calendar years 1980 through 1983. The United Catholic Credit Union was the smallest to merge, with assets of $30,000. Barber Greene Employees Credit Union was both the largest and the oldest credit union to merge. Having been chartered in 1937, it had served its members for 48 years and had grown to over $1.9 million in assets.

Cancel Date	Charter Date	Name	Assets (000's)	Surviving Credit Union
05/01	1952	Kankakee County State Employees	1,196	Kankakee County Catholic
07/01	1974	P.N. Employees	147	Illinois Hospital
07/01	1953	W.F. & John Barnes	376	Harry O. Perlee Chapter
09/13	1937	People's Co-op	1,310	Paysaver
09/21	1954	Decatur Carpenters	51	Land of Lincoln
11/01	1975	Playskool	405	Paysaver
11/26	1960	Colmac	331	Blaw-Knox
11/30	1953	Harlan Moore	44	Central Illinois
12/01	1941	Mojonnier Brothers	98	Diesel
12/31	1955	Conron Employees	91	First Illinois
12/31	1955	Decatur City	832	Mueller Company Employees
12/31	Federal	I.B.E.W. Local 34 Federal	29	Peoria Graphic Arts
01/01	1937	Barber Greene Employees	1,920	DuPage Schools
01/01	Federal	Village Employees Federal	341	DuPage Schools
02/01	1957	Cold Storage	55	Park Employees
02/01	1945	Waukegan Veterans	193	Consumer's Co-op Lake Co.
03/01	1961	Clairmont Transfer	220	Paysaver
03/01	Federal	HECO Federal	203	Vamco
03/25	1952	Tolly's Employees	759	Decatur N & W
04/01	1960	Northern Cook County Chapter	44	Suburban Dist. #1 Bell
04/12	Federal	Bradley Bunch Federal	98	Kankakee Co. Indust. & Occup.
04/30	1956	Brower Employees	33	Quincy Chapter
04/30	1977	Chemox	181	Deere Harvester
04/30	1951	NIUM	1,358	United Methodist Ministers
04/30	1947	Champaign A.E. Staley	51	Central Illinois
05/31	Federal	Pontiac Chair Co. Emp. Federal	44	M.C.E.
05/31	1953	Tobler Transfer	559	Illinois Valley
06/01	1958	United Catholic	30	Consumer's Co-op
06/01	Federal	Callahan & Co. Emp. Federal	380	Master Printers

CREDIT UNION LIQUIDATION SUMMARY
1984-85 Fiscal Year

Problems with sponsoring companies, plant closings, and internal problems are situations credit unions continue to face. The membership of any credit union has the option of dealing with this situation by voting for voluntary liquidation, if they believe that is the best alternative for them under their particular circumstances. If the problems become insurmountable and no other viable alternative remains, involuntary liquidation results. Liquidation in either form continues to decline, from a high of 15 credit unions in 1980 to six credit unions during the past fiscal year.

Cancel Date	Charter Date	Name	Assets (000's)	Charter No.	Procedure
07/30	1951	Belke	18	1273	Voluntary
10/03	1955	Uniroyal	231	1758	Voluntary
01/25	1958	Certified	10	2081	Voluntary
02/13	1972	I.A.S.A.	938	2416	Involuntary
05/15	1934	Derby Foods	75	0173	Voluntary
06/17	1953	St. Henry's Parish	83	1452	Voluntary

CREDIT UNION CONVERSION SUMMARY
1984-85 Fiscal Year

Conversions from State charters to Federal charters and vice versa have been rare. During the last fiscal year, only one State-chartered credit union converted to a Federal charter. State and Federal Credit Union laws, while in general are fairly similar, do differ in certain aspects. If the credit union perceives that operating under one set of laws gives a distinct advantage over operating under the other set of laws (e.g. interstate activity), a change can be made with membership approval. This opportunity for choice, under the dual chartering system, is strongly supported by both State and Federal regulators.

Conversion Date	Charter Date	Name	Charter No.	Assets (000's)
12/26	1973	Machinist	2425	498

ILLINOIS CREDIT UNION FIVE YEAR SUMMARY

At Year End ($000's omitted)	1980	1981	1982	1983	1984
Total Assets	$ 2,262,949	$ 2,367,852	$ 2,756,230	$ 3,262,760	**$ 3,364,952**
Total Loans	$ 1,617,661	$ 1,630,919	$ 1,574,659	$ 1,737,450	**$ 1,900,603**
Total Shares	$ 2,050,300	$ 2,136,733	$ 2,533,064	$ 3,020,214	**$ 3,109,439**
Total Dividends Paid	$ 144,228	$ 175,562	$ 197,429	$ 227,381	**$ 246,238**
Total All Reserves	$ 161,286	$ 180,986	$ 200,942	$ 216,450	**$ 230,815**
Significant Ratios	**1980**	**1981**	**1982**	**1983**	**1984**
Total Reserves/Assets	7.1%	7.6%	7.3%	6.6%	**6.9%**
Total Reserves/Loans	10.0%	11.0%	12.8%	12.5%	**12.1%**
Loans/Shares	78.9%	76.3%	62.1%	57.5%	**61.1%**
Loans/Assets	71.5%	68.9%	57.1%	53.3%	**56.5%**
Operating Expense/Total Income	31.0%	28.6%	32.5%	31.7%	**28.1%**
Net Charge-offs/Total Income	4.9%	4.7%	3.1%	2.9%	**1.7%**
Dividends/Total Income	60.1%	60.5%	61.5%	64.3%	**64.7%**
Yield on Average Loans	11.3%	12.7%	13.4%	13.5%	**12.7%**
Dividends/Average Shares	7.3%	8.4%	8.5%	8.2%	**8.0%**
Net Margins: Loans-Dividends	4.0%	4.3%	4.9%	5.3%	**4.7%**
Actual/Potential Members	40.3%	33.0%	39.0%	39.3%	**24.3%**
Number of: Credit Unions	996	960	924	891	**854**
Members	1,432,594	1,446,075	1,444,328	1,457,845	**1,416,832**
New Charters	6	6	5	4	**3**
Mergers	30	33	33	31	**32**
Liquidations	15	9	8	5	**6**
Conversions	—	—	—	1	**2**

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS

SUMMARY OF SIGNIFICANT CHANGES
(Figures as of December 31)

	1983	1984	% Change
Credit Unions	891	854	– 4.2%
Members	1,457,845	1,416,832	– 2.8%
Assets	$ 3,262,759,615	$ 3,364,951,679	+ 3.1%
Total Shares	$ 3,020,213,975	$ 3,109,439,389	+ 3.0%
Total Dividends	$ 227,380,822	$ 246,238,188	+ 8.3%
Total New Loans	$ 1,355,324,973	$ 1,607,032,729	+ 18.6%

RATIOS FROM THE CONSOLIDATED FINANCIAL STATEMENTS

	1983	1984	Increase/ (Decrease)
Res. & Surp. to Assets	6.6%	6.9%	+ .3%
Res. & Surp. to Loans	12.5%	12.1%	– .4%
Loans to Total Shares	57.5%	61.1%	+ 3.6%
Non-Risk Earn. Assets/Shares	48.6%	46.8%	– 1.8%
Operating Exp. to Total Income	31.7%	28.1%	– 3.6%
Div. to Total Income	64.3%	64.7%	+ .4%
Net Charge off Loans to Total Income	2.9%	1.7%	– 1.2%
Loans 2 mo. or more delinquent/ total loans	3.5%	2.6%	– .9%
Yield on Ave. Loans Outstand	13.5%	12.7%	– .8%
Div. Rate on Ave. Share Outstand	8.2%	8.0%	– .2%

CREDIT UNION NEW CHARTER SUMMARY
1984-85 Fiscal Year

Charter No.	Date	Name	Common Bond	Location
2510	10/84	Commerce America	Associational	Chicago
2511	10/84	St. Helena Parish	Associational	Chicago
2512	04/85	Bikol	Associational	Westchester
2513	04/85	Midwest Businessmen's	Associational	Palos Hills
2514	05/85	Small Business Association	Associational	Springfield

ILLINOIS CREDIT UNIONS
STATISTICAL SUMMARY — PERCENTAGE DISTRIBUTION OF CONSOLIDATED BALANCE SHEETS AND OF INCOME STATEMENTS

	1980	1981	1982	1983	1984
ASSETS					
Non-Risk Investments	27.1%	26.5%	41.4%	45.1%	42.1%
Loans	71.0	68.3	56.5	52.7	55.9
All Fixed Assets	1.2	1.4	1.3	1.2	1.2
Other	.7	3.8	.8	1.0	.8
Total	100.0%	100.0%	100.0%	100.0%	100.0%
LIABILITIES AND EQUITY					
Notes Payable	1.8%	1.7%	.7%	.7%	.6%
All Other Liabilities	1.0	1.1	.7	.7	.7
Common Shares	75.7	69.2	70.4	69.4	68.3
Class of Shares	14.9	21.0	21.6	23.2	24.2
Regular Reserve	3.7	3.6	3.2	2.8	2.7
Undivided Earnings	2.9	3.4	3.4	3.2	3.5
Total	100.0%	100.0%	100.0%	100.0%	100.0%
INCOME					
Net Loan Income	79.8%	71.1%	67.1%	63.0%	60.5%
Investments	19.5	27.6	32.1	35.2	37.5
Other (including gains & losses)	.7	1.3	.8	1.8	2.0
Total	100.0%	100.0%	100.0%	100.0%	100.0%
EXPENSES					
Salaries & Benefits	14.0%	13.4%	13.6%	13.3%	11.9%
General & Administrative	15.0	14.0	13.8	14.2	13.3
Interest	2.0	1.2	1.0	.5	.4
Total	31.0%	28.6%	28.4%	28.0%	25.6%
Dividends	60.1%	60.5%	61.5%	64.3%	64.7%
Regular Reserve & Loan Loss Provision	6.9	6.5	5.2	4.8	4.4
Undivided Earnings	2.0	4.4	4.9	2.9	5.3
Total	100.0%	100.0%	100.0%	100.0%	100.0%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED BALANCE SHEET
December 31, 1983 and December 31, 1984
(In Thousands of Dollars)

	1983	1984	Analysis of 1984 Totals
ASSETS			
Cash on Hand & in Banks	$ 62,620	$ 68,537	
Common Trust Investments	56,096	30,262	
S & L and Bank Investments	381,772	308,417	
U.S. Gov. & Agcy. Oblig.	576,523	412,176	42.1%
Shares of Other C.U.	4,876	5,506	
Dep. in Central C.U.	390,566	303,858	
Other Investments	—	287,316	
Loans to Other C.U.	116	323	
Loans to Members	1,737,450	1,900,603	55.9
(Res. for Loan Losses)	(18,918)	(20,142)	
Furn.-Fix. (Less Depr.)	12,772	13,800	
Land & Build. (Less Depr.)	27,271	26,814	2.0
Other Assets	31,616	27,482	
Total Assets	$3,262,760	$3,364,952	100.0%
LIABILITIES			
Accounts Payable	$ 6,337	$ 10,598	0.3%
Notes Payable	24,157	20,894	0.6
Dividends Payable	10,656	10,823	0.3
Other Liabilities	3,864	2,525	0.1
Total Liabilities	$ 45,014	$ 44,840	1.3%
NET WORTH			
Common Shares	$2,263,931	$2,295,168	68.3%
Other Classes of Shares	638,071	681,512	20.3
Share Draft Accts.	118,212	132,759	3.9
Regular Reserve	92,428	89,983	2.7
Undivided Earnings	53,157	62,038	1.8
Other Reserves	51,947	58,652	1.7
Total Net Worth	3,217,746	$3,320,112	98.7%
Total Liab.-Net Worth	$3,262,760	$3,364,952	100.0%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE

For the years ending December 31, 1983 and December 31, 1984

(In Thousands of Dollars)

	Dec. 31 1983	Dec. 31 1984	Analysis of 1984 Totals
INCOME:			
Interest - Members' Loans	$ 224,025	$ 231,222	60.8%
(Less Interest Rebates)	(1,063)	(1,023)	(0.3)
Interest - Investments	124,491	142,501	37.5
Gain (Loss) - Sale of Invest.	658	1,062	0.3
Other Income	5,573	6,717	1.7
Total Income	$ 353,684	$ 380,479	100.0%
EXPENSES:			
Salaries and Benefits	$ 47,047	$ 45,271	11.9%
Insurance (Less Rebates)	11,595	10,505	2.8
Interest on Borrowed Money	1,633	1,706	0.4
Dividends	227,381	246,238	64.7
Provision for Loan Losses	12,622	9,375	2.5
Office Operation Expense	14,469	14,379	3.8
Other Expenses	24,380	25,716	6.7
Total Expenses	$ 339,127	$ 353,190	92.8%
NET EARNINGS:	$ 14,557	$ 27,289	
Distribution of Net Earnings:			
Regular Reserve	$ 4,210	$ 7,207	1.9%
Undivided Earnings Accounts	10,347	20,082	5.3%
Total Distributed	$ 14,557	$ 27,289	100%

STATE OF ILLINOIS
STATE CHARTERED CREDIT UNIONS
PERIODIC TREND OF GROWTH

YEAR	NO. OF C.U.	NO. OF MEMBERS	NO. OF BORROWERS	ASSETS	% - GROWTH PER ANNUM	TOTAL LOANS	TOTAL SHARES	AVE. SHARE BALANCE	TOTAL DIVIDENDS
1929	47	10,762	6,249	612,952	—	547,911	567,239	52	24,375
1930	78	14,550	8,093	882,458	43.9	764,611	800,451	55	42,865
1935	274	91,491	46,534	5,166,636	42.4	4,115,226	4,724,470	51	166,658
1940	644	268,237	140,524	26,393,395	38.6	20,332,575	24,122,323	89	920,871
1945	646	279,439	93,388	44,617,820	11.1	12,425,911	40,916,294	146	679,706
1950	815	409,413	187,771	95,481,263	15.9	56,577,305	84,867,948	207	2,305,959
1955	1,275	602,381	268,795	218,517,013	18.5	168,982,737	196,425,057	326	5,895,404
1960	1,531	776,406	361,259	377,812,340	11.6	281,409,903	341,173,720	439	12,391,432
1965	1,370	941,794	404,468	546,913,890	7.7	399,739,005	497,689,155	528	19,473,332
1970	1,254	1,004,914	459,833	757,242,145	6.7	558,780,536	682,778,312	679	32,093,107
1971	1,226	1,022,110	457,365	844,225,994	11.4	604,296,484	761,069,762	744	37,033,930
1972	1,208	1,064,933	474,388	950,724,128	12.6	673,706,457	857,069,119	804	40,883,285
1973	1,196	1,112,321	498,192	1,062,901,248	11.8	765,069,470	943,501,331	848	48,298,689
1974	1,197	1,160,431	514,329	1,176,701,613	10.7	836,295,617	1,036,212,990	892	55,206,289
1975	1,159	1,188,438	520,909	1,360,667,839	15.6	942,740,113	1,233,588,046	1,037	66,153,628
1976	1,131	1,209,996	541,034	1,554,393,370	14.2	1,124,020,535	1,347,380,890	1,113	76,735,369
1977	1,095	1,274,732	582,461	1,805,048,038	16.1	1,346,840,113	1,523,198,791	1,194	89,664,886
1978	1,063	1,354,048	617,475	2,023,981,067	12.1	1,606,083,404	1,772,535,200	1,309	105,002,586
1979	1,035	1,406,798	642,877	2,161,386,653	6.8	1,762,500,570	1,886,043,192	1,341	119,321,844
1980	996	1,432,594	641,732	2,262,949,767	4.7	1,617,660,644	2,050,300,196	1,431	144,228,905
1981	960	1,446,075	640,548	2,367,852,235	4.6	1,631,084,743	2,136,733,513	1,478	175,561,828
1982	924	1,444,328	599,593	2,756,229,994	16.4	1,574,112,064	2,533,064,114	1,754	197,429,281
1983	891	1,457,845	603,918	3,262,759,615	18.4	1,737,450,144	3,020,266,232	2,072	227,380,822
1984	854	1,416,832	598,710	3,364,951,679	3.1	1,900,603,790	3,109,439,389	2,195	246,238,188

55 Year Avg. = 15.4%

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFICATION BY COMMON BONDS OF INTEREST

Common Bond	No. of Credit Unions 1983	1984	Number of Members 1983	1984	Assets in Thousands 1983	1984	Assets % Increase (Decrease)	% of 84 Total Assets
ASSOCIATIONAL								
Cooperative	7	5	22,938	21,805	$ 33,543	$ 41,013	22	1.2%
Fraternal & Professional	15	15	26,254	26,696	79,374	81,797	3	2.4
Religious	65	64	57,312	58,590	79,905	87,192	12	2.6
Labor Unions	40	37	46,708	46,447	59,090	67,066	13	2.0
Other Associations	29	31	125,569	139,349	163,961	202,008	23	6.0
TOTAL ASSOCIATIONAL	156	152	278,781	292,887	$ 415,873	$ 479,076	15	14.2%
OCCUPATIONAL								
Agriculture	0	0	0	0	$ 0	$ 0	0	0.0%
Mining	2	2	524	522	849	858	1	0.0
Contract Construction	4	3	2,087	2,296	1,106	1,043	(5)	0.0
Manufacturing	342	322	522,917	437,795	1,221,576	967,151	(20)	28.7
Food	44	42	40,620	41,541	83,572	91,206	9	2.7
Textile and Apparel	4	4	1,384	1,461	1,663	1,709	2	0.1
Lumber and Wood	7	7	2,890	3,208	5,200	5,402	3	0.2
Paper	13	11	2,901	2,607	3,280	2,752	(16)	0.1
Printing & Publishing	36	36	33,452	34,537	37,558	41,358	10	1.2
Chemical	28	26	46,568	48,933	96,157	113,762	18	3.4
Petroleum Refining	10	10	29,414	29,871	68,608	78,757	14	2.3
Rubber and Plastics	4	3	1,186	662	1,126	680	(39)	0.0
Leather	2	2	1,028	936	1,346	1,160	(13)	0.0
Stone and Glass	3	3	720	745	780	870	11	0.0
Metal	74	67	70,168	68,235	139,931	147,829	5	4.4
Machinery	100	95	279,478	192,008	761,436	460,055	(39)	13.7
Other Manufacturing	17	16	13,108	13,051	20,919	21,611	3	0.6
Transportation	45	45	126,031	131,662	705,265	868,414	23	25.8
Communications	28	28	47,105	48,234	111,879	127,272	13	3.8
Utilities	21	21	33,313	35,108	74,535	85,312	14	2.5
Retail	19	16	17,443	16,254	26,028	27,778	6	0.8
Finance	14	12	11,072	8,342	15,597	15,589	(0)	0.5
Service	47	45	55,243	59,865	59,932	69,177	15	2.1
Education	74	73	124,683	131,493	210,828	238,927	13	7.1
Government	110	107	184,012	195,292	328,477	371,433	13	11.0
Federal	37	36	117,018	125,880	224,124	255,427	14	7.6
State and Local	73	71	66,994	69,412	104,353	116,006	11	3.4
Other Occupational	2	2	843	741	463	481	3	0.0
TOTAL OCCUPATIONAL	708	676	1,125,273	1,067,604	$2,756,535	$2,773,435	0	82.3%
Community	27	26	53,791	56,341	$ 90,352	$ 112,441	24	3.5%
GRAND TOTAL	891	854	1,457,845	1,416,832	$3,262,760	$3,364,952	3	100%

STATE OF ILLINOIS
CREDIT UNION DIVISION
STATE CHARTERED CREDIT UNIONS CLASSIFIED BY TOTAL ASSETS
For the years ending December 31, 1983 and December 31, 1984

	Number of C.U.		% of 1984	Number of Members		% of 1984	Assets in Thousands		% of 1984
	1983	1984	Total C.U.	1983	1984	Total Mbrs.	1983	1984	Total Assets
LESS THAN $10,000	0	2		0	56		$ 0	$ 3	
10,000 – 19,999	9	7		979	577		152	113	
20,000 – 24,999	2	0	9.8%	162	0	0.7%	45	0	0.1%
25,000 – 49,999	30	23		3,413	2,655		1,157	815	
50,000 – 99,999	58	52		7,922	6,771		4,488	4,046	
100,000 – 199,999	93	78		21,673	17,002		14,090	11,557	
200,000 – 349,999	118	117	31.7	34,344	31,947	5.7	31,265	31,331	2.2
350,000 – 499,999	93	76		38,414	32,172		39,138	31,955	
500,000 – 749,999	76	74	15.5	40,376	34,394	5.4	47,395	45,230	2.9
750,000 – 999,999	60	58		46,632	41,502		52,771	50,608	
1,000,000 – 1,999,999	125	131		124,479	127,478		175,167	185,209	
2,000,000 – 4,999,999	126	121	43.0	250,035	231,660	88.2	400,967	395,829	94.8
5,000,000 – 9,999,999	52	56		184,773	181,181		366,954	381,908	
10,000,000 OR GREATER	49	59		704,643	709,437		2,129,171	2,226,348	
GRAND TOTALS	891	854	100%	1,457,845	1,416,832	100%	$3,262,760	$3,364,952	100%

ILLINOIS STATE CHARTERED CREDIT UNIONS
CLASSIFIED BY COUNTIES
AS OF DECEMBER 31, 1984

County	# of C.U.'s	Total Assets	Total Shares	Total Members
Adams	14	$ 22,797,501	$ 20,352,123	12,164
Alexander	0	0	0	0
Bond	0	0	0	0
*Boone	1	178,540	157,341	406
Brown	0	0	0	0
Bureau	2	354,469	316,364	291
Calhoun	1	30,340	26,378	140
Carroll	1	898,308	789,091	561
Cass	1	434,738	365,570	290
Champaign	25	170,733,866	145,390,210	88,112
Christian	4	11,975,618	10,979,845	7,568
Clark	0	0	0	0
Clay	0	0	0	0
Clinton	2	265,182	214,349	630
Coles	6	5,136,858	4,427,010	4,059
*Cook	344	1,564,553,473	1,479,189,822	498,531
Crawford	2	661,211	533,477	571
Cumberland	1	108,082	88,722	139
*DeKalb	4	12,063,430	11,274,968	6,021
DeWitt	1	212,992	198,563	453
Douglas	2	6,511,188	5,947,140	3,089
*DuPage	18	104,876,353	98,701,979	77,922
Edgar	2	961,148	771,591	793
Edwards	0	0	0	0
Effingham	4	3,536,811	3,016,250	3,938
Fayette	1	40,051	39,063	167
Ford	2	362,691	291,113	319
Franklin	0	0	0	0
Fulton	1	808,886	748,251	731
Gallatin	0	0	0	0
Greene	1	251,368	224,685	192
Grundy	3	4,849,487	4,541,762	3,212
Hamilton	0	0	0	0
Hancock	0	0	0	0
Hardin	0	0	0	0
Henderson	0	0	0	0
Henry	3	1,077,364	966,324	699
Iroquois	0	0	0	0
Jackson	6	18,481,324	17,785,902	9,889
Jasper	0	0	0	0
Jefferson	0	0	0	0
Jersey	0	0	0	0
*Jo Daviess	1	286,878	265,925	210
Johnson	1	1,259,318	1,202,968	845
*Kane	37	117,140,844	105,419,696	53,905
Kankakee	20	65,460,272	59,622,465	31,134
*Kendall	1	467,820	409,335	545
Knox	13	29,497,735	26,595,732	16,929
*Lake	18	223,178,580	207,096,276	113,922
LaSalle	19	50,987,587	46,264,639	26,634
Lawrence	1	158,411	139,343	109

CLASSIFIED BY COUNTIES (continued)

County	# of C.U.'s	Total Assets	Total Shares	Total Members
*Lee	2	565,583	508,296	794
Livingston	4	1,253,082	1,080,775	1,634
Logan	5	11,288,839	10,560,311	5,733
McDonough	1	1,998,965	1,906,281	2,000
*McHenry	6	4,279,161	3,758,774	4,267
McLean	13	20,095,964	17,923,475	15,011
Macon	30	131,011,145	116,575,496	53,473
Macoupin	0	0	0	0
Madison	22	71,454,283	64,414,663	33,657
Marion	2	1,282,905	1,123,855	1,035
Marshall	0	0	0	0
Mason	0	0	0	0
Massac	2	1,956,826	1,732,952	1,408
Menard	0	0	0	0
Mercer	2	334,846	290,207	566
Monroe	0	0	0	0
Montgomery	1	87,384	85,000	295
Morgan	1	147,993	133,975	325
Moultrie	0	0	0	0
*Ogle	3	4,409,446	3,997,954	4,400
Peoria	24	52,816,449	46,904,329	30,026
Perry	1	77,701	63,689	171
Piatt	2	394,732	334,139	380
Pike	2	122,704	104,733	218
Pope	0	0	0	0
Pulaski	1	205,295	192,166	183
Putnam	1	404,509	346,288	526
Randolph	2	345,477	246,849	659
Richland	0	0	0	0
Rock Island	23	233,792,871	215,507,745	81,049
St. Clair	21	85,860,669	76,486,030	42,585
Saline	2	1,417,966	1,268,217	567
Sangamon	29	57,573,878	51,381,486	34,388
Schuyler	0	0	0	0
Scott	1	210,879	190,748	142
Shelby	0	0	0	0
Stark	0	0	0	0
*Stephenson	8	26,326,689	23,935,386	10,149
Tazewell	4	6,854,114	5,963,685	3,825
Union	1	776,119	635,338	720
Vermilion	21	79,655,373	73,620,110	37,891
Wabash	1	2,623,919	2,277,724	1,852
Warren	1	228,884	215,517	357
Washington	0	0	0	0
Wayne	0	0	0	0
White	0	0	0	0
*Whiteside	4	10,388,250	8,854,060	6,289
*Will	13	48,614,199	44,928,752	20,943
Williamson	6	11,448,454	10,755,155	6,944
*Winnebago	28	73,537,447	66,346,402	45,762
Woodford	1	509,955	434,555	488
Grand Totals	854	$ 3,364,951,679	$ 3,109,439,389	1,416,832

* Counties supervised by Chicago Office of the Credit Union Division.

EVALUATION PERFORMANCE REPORTS

Each of the 1984 Annual Reports filed with the Department were compiled and compared with the data of other credit unions of similar asset size. The result of this comparison was a four-page computer generated list of financial data detailing the five-year financial trends of each credit union, and a numerical rating based on how each of these trends compared with those computed for other credit unions.

These reports were mailed to each credit union to be used as a management tool in identifying the trends in their credit unions and help plan for improvement in areas of below-average performance.

The reproduction of a sample report which follows indicates the detailed information that each report provides.

EVALUATION PERFORMANCE LETTER - 1984

ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION

CREDIT UNION:

THE DEPARTMENT HAS ANALYZED THE PAST 5-YEARS ANNUAL REPORTS YOUR CREDIT UNION HAS FILED WITH THIS OFFICE. ENCLOSED FOR YOUR INFORMATION ARE COPIES OF A FINANCIAL HISTORY AND RATIO ANALYSIS FOR THESE 5 YEARS. THESE REPORTS INDICATE IMPORTANT TRENDS IN YOUR CREDIT UNION, AND ALSO COMPARE THESE TRENDS WITH ALL OTHER ILLINOIS STATE CHARTERED CREDIT UNIONS OF THE SAME ASSET SIZE (PEER GROUP).

STATISTICAL ANALYSIS HAS SHOWN THAT CERTAIN RATIOS DESCRIBING RESERVES, DELINQUENCY, SOLVENCY, AND EXPENSES ARE VERY INDICATIVE OF CONTINUED FINANCIAL SUCCESS. THESE RATIOS ALSO CAN POINT OUT AREAS OF CONCERN FOR BOTH THE DIRECTORS OF YOUR CREDIT UNION AND FOR THE DEPARTMENT.

USING TEN FINANCIAL RATIOS AND ASSIGNING A SCALE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) FOR EACH, A TOTAL SCORE WAS COMPUTED OF 21 FOR YOUR CREDIT UNIONS FINANCIAL CONDITION. THIS SCORE RESULTS IN AN OVERALL CONDITION CODE OF 1 OR EXCELLENT (EXCELLENT, GOOD, FAIR, WEAK, UNSATISFACTORY).

IF YOUR CREDIT UNION RECEIVED A 4 (WEAK) OR 5 (UNSATISFACTORY) ON ANY OF THE TEN SELECTED RATIOS THEY ARE LISTED BELOW:

** DELINQUENCY ** TOTAL DELINQUENT LOANS AS A % OF TOTAL LOANS WAS 3.4% WHICH IS 0.5% ABOVE THE AVERAGE FOR YOUR PEER GROUP, RESULTING IN A SCORE OF 4 ON THIS RATIO.

THE FOLLOWING PAGE LISTS THE TEN FINANCIAL RATIOS USED FOR THIS EVALUATION AND INCLUDES THE RATIO VALUES AND EVALUATION SCORES ASSIGNED FOR THE PAST TWO YEARS. THIS IS INTENDED TO GIVE YOUR BOARD INFORMATION TO RECOGNIZE THE TRENDS IN YOUR CREDIT UNION AND PLAN FOR IMPROVEMENT IN AREAS BELOW AVERAGE PERFORMANCE.

EVALUATION COMPARISON 1983 - 1984

CREDIT UNION:

LISTED BELOW ARE THE RATIO VALUES (EXPRESSED AS A %) AND EVALUATION SCORES ASSIGNED FOR EACH OF THE 10 RATIOS FOR BOTH YEARS 1983 AND 1984.

THE DATA BELOW REPRESENTS THE VALUE FOR EACH RATIO. THE DATA ENCLOSED IN THE < > IS THE EVALUATION SCORE OF 1 (EXCELLENT) THROUGH 5 (UNSATISFACTORY) ASSIGNED FOR EACH RATIO.

			1983		1984	
**	EXPENSES	**	THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL EXPENSES MINUS THE 3-YEAR COMPOUNDED GROWTH RATE OF TOTAL INCOME	2.6 % <3>	(9.4)%	<2>
**	RESERVES	**	THE 5-YEAR COMPOUNDED GROWTH RATE OF RESERVES AND UNDIVIDED EARNINGS MINUS THE 5-YEAR COMPOUNDED GROWTH RATE OF LOANS	6.0 % <3>	18.3 %	<2>
**	MARKET GROWTH	**	% INCREASE (DECREASE) IN TOTAL SHARES FROM THE PRIOR YEAR	31.7 % <2>	6.2 %	<3>
**	RESERVES	**	% INCREASE (DECREASE) IN TOTAL RESERVES AND UNDIVIDED EARNINGS FROM THE PRIOR YEAR	1.1 % <4>	77.4 %	<1>
**	SOLVENCY	**	RESERVES AND UNDIVIDED EARNINGS AND SHARES DIVIDED BY SHARES	119.3 % <2>	131.4 %	<1>
**	EXPENSES	**	TOTAL OPERATING EXPENSES (EXCLUDING INTEREST AND PLL) DIVIDED BY AVERAGE ASSETS	2.8 % <2>	2.8 %	<2>
**	EXPENSES	**	SALARIES AND BENEFITS AS A % OF GROSS INCOME	6.9 % <2>	7.8 %	<2>
**	COMPETITION	**	DIVIDENDS AS A % OF GROSS INCOME	65.3 % <2>	68.1 %	<2>
**	DELINQUENCY	**	NET CHARGE-OFFS DIVIDED BY AVERAGE LOANS	0.0 % <2>	0.0 %	<2>
**	DELINQUENCY	**	TOTAL DELINQUENT LOANS AS A % OF TOTAL LOANS.	2.2 % <3>	3.4 %	<4>
				====		====
			TOTAL EVALUATION SCORE	<25>		<21>

THIS INFORMATION SHOULD BE REVIEWED BY THE BOARD ALONG WITH THE 5-YEAR FINANCIAL HISTORY AND 5-YEAR RATIO ANALYSIS WHICH FOLLOWS. IT IS BECOMING INCREASINGLY IMPORTANT THAT BOARDS AND MANAGERS RECOGNIZE THE TRENDS OF THEIR CREDIT UNION AND INCORPORATE THIS DATA INTO THE PLANNING PROCESS RATHER THAN VIEW THIS AS A REPORT CARD ON PERFORMANCE.

PROGRAM: DFICUN43
REPORT : CUNP4302

DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION - SPRINGFIELD
5 YEAR FINANCIAL HISTORY (ALL DATA AS OF DECEMBER 31)
CREDIT UNION CHARTER NUMBER: NAME:

RUN DATE: 03/25/85

	1980 AMOUNT	% CHANGE	1981 AMOUNT	% CHANGE	1982 AMOUNT	% CHANGE	1983 AMOUNT	% CHANGE	1984 AMOUNT	% CHANGE
ASSETS:										
CASH	5,714		25,378		12,174		35,204		38,840	
COMMON TRUST INVEST.	0		0		0		0		0	
DEP. IN BANK AND S&L	0		0		20,000		0		0	
DEP. IN OTHER CRED U	13,362		22,538		18,167		72,482		51,314	
SHARES IN CLF	0		0		0		0		0	
US GOVT & AGENCY SEC	0		0		0		0		0	
ALL OTHER INVEST.	0		0		0		0		0	
INVEST. LOSS ALLOW.	0		0		0		0		0	
LOANS TO MEMBERS	448,828	-3.8	411,980	-8.2	444,563	7.9	521,283	17.3	645,074	23.7
(LOAN LOSS ALLOW)	(0)		(0)		(0)		(6,419)		(6,419)	
LOANS TO OTHER CU	0		0		0		0		0	
LAND AND BUILDINGS	41		21		0		0		0	
OTHER FIXED ASSETS	0		0		0		0		0	
ALL OTHER ASSETS	0		0		0		0		0	
TOTAL ASSETS	467,945	-3.5	459,917	-1.7	494,904	7.6	622,550	25.8	728,809	17.1
LIABILITIES & CAPITAL:										
ACCOUNTS PAYABLE	0		0		381		0		0	
DIVIDENDS PAYABLE	0		0		0		0		0	
NOTES & INT. PAYABLE	41,203	216.9	0	-100.0	0	.0	0	.0	0	.0
OTHER LIABILITIES	290		385		0		0		0	
TOTAL LIABILITIES	41,493	2.1	385	-99.1	381	-1.0	0	-100.0	0	.0
COMMON SHARES	360,735	-3.0	337,731	-6.4	400,243	18.5	527,213	31.7	559,650	6.2
SHARE DRAFTS	0	.0	0	.0	0	.0	0	.0	0	.0
CLASSES OF SHARES	0	.0	0	.0	0	.0	0	.0	0	.0
IRA/KEOGH & RETIRE	0	.0	0	.0	0	.0	0	.0	0	.0
TOTAL SHARES	360,735	-3.0	337,731	-6.4	400,243	18.5	527,213	31.7	559,650	6.2
REGULAR RESERVE	38,693		41,468		45,949		52,700		52,700	
OTHER RESERVES	0		32,423		6,419		42,637		42,637	
UNDIVIDED EARNINGS	27,024		47,911		41,912		0		73,822	
TOT RES & UND EARN	65,717	-9.4	121,802	85.3	94,280	-22.6	95,337	1.1	169,159	77.4
TOT LIAB & CAPT	467,945	-3.5	459,917	-1.7	494,904	7.6	622,550	25.8	728,809	17.1
INCOME & EXPENSE:										
GROSS INCOME	55,493	1.9	59,748	7.7	63,949	7.0	76,474	19.6	92,562	21.0
SALARIES & BENEFITS	3,550	12.7	3,840	8.2	5,079	32.3	5,300	4.4	7,200	35.8
TOTAL OTHER OPER EXP	10,740	3.6	7,997	-25.5	10,150	26.9	10,566	4.1	11,539	9.2
NON-OPER INCOME(EXP)	0	.0	0	.0	0	.0	0	.0	0	.0
PROV FOR LOAN LOSSES	0	.0	0	.0	0	.0	0	.0	0	.0
TOTAL DIV & INT	27,389	.0	37,713	37.7	38,508	2.1	49,923	29.6	63,000	26.2
TRANSFER TO STAT RES	5,446		4,481		6,911		6,751		6,500	
NET INCOME	8,368		5,717		3,301		3,934		4,323	
OTHER INFORMATION:										
REG SHARE DIV RATE	.00	.0	10.00	.0	12.00	20.0	12.00	.0	13.00	8.3
UNSECURED LOAN RATE	15.00	N.A.	15.00	N.A.	15.00	N.A.	15.00	N.A.	15.00	N.A.
NEW MONEY LOANED	323,496	83.1	80,253	-75.2	432,734	439.2	547,330	26.5	762,450	39.3
NET CHRG OFF LOANS	0	.0	0	.0	0	.0	0	.0	0	.0
FULL TIME EMPLOYEES	0	.0	0	.0	0	.0	0	.0	0	.0
PART TIME EMPLOYEES	1	.0	1	.0	0	-100.0	1	.0	1	.0
MEMBERS/POT MEMBERS	88.30	N.A.	93.20	N.A.	95.60	N.A.	91.50	N.A.	100.00	N.A.

PROGRAM: DFICUN45
REPORT : CUNP4502

DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION - SPRINGFIELD
5 YEAR RATIO ANALYSIS (ALL DATA AS OF DECEMBER 31)
CREDIT UNION CHARTER NUMBER: NAME:

RUN DATE: 04/09/85

	1980	1981	1982	1983	1984	1984 PEER
I. GROWTH RATIOS (AVERAGE GROWTH)						
SHARES - 5 YR	5.6	-.7	3.0	9.1	11.6	11.5
LOANS - 5 YR	8.8	2.4	.8	2.8	9.5	7.4
RESERVES & UNDIVIDED EARN (NET WORTH) - 5 YR	14.9	26.4	12.4	8.8	27.8	17.4
MEMBERS - 5 YR	4.1	3.9	2.9	2.6	2.7	.6
BORROWERS - 5 YR	16.8	.9	2.1	.0	-10.1	.1
GROSS INCOME - 3 YR	7.4	4.7	7.3	13.1	20.3	11.3
TOTAL EXPENSES (LESS DIV, INT & PLL) - 3 YR	11.6	4.4	5.6	15.7	10.9	12.2
II. BALANCE SHEET ANALYSIS:						
LOANS/SHARES	124.4	122.0	111.1	98.9	115.3	82.2
LOANS/ASSETS	95.9	89.6	89.8	83.7	88.5	71.6
RESERVES & UNDIVIDED EARNINGS/ASSETS	14.0	26.5	19.1	16.3	24.1	12.5
RESERVES & UNDIVIDED EARNINGS & SHARES/SHARES	118.2	136.1	123.6	119.3	131.4	114.8
BORROWINGS/RES & UNDIVIDED EARN & SHARES	9.7	.0	.0	.0	.0	.3
LIQUIDITY RATIO	4.7	14.2	12.6	20.4	16.1	30.7
COMMON SHARES/ALL SHARES & BORROWINGS	89.7	100.0	100.0	100.0	100.0	94.6
III. INCOME & EXPENSE ANALYSIS (% OF GROSS INCOME):						
LOAN INCOME	99.7	98.8	98.9	94.0	95.9	74.8
SALARY & BENEFITS	6.4	6.4	7.9	6.9	7.8	13.6
INTEREST EXPENSE	1.2	.0	.0	.0	.0	.2
OPERATING EXPENSE LESS INTEREST & PLL	24.6	19.8	23.8	20.7	20.2	35.1
PROVISION FOR LOAN LOSSES (PLL)	.0	.0	.0	.0	.0	3.1
TRANSFER TO STATUTORY RESERVE	9.8	7.5	10.8	8.8	7.0	3.4
DIVIDENDS	49.4	63.1	60.2	65.3	68.1	52.0
NET INCOME	15.1	9.6	5.2	5.1	4.7	6.2
IV. LOAN ANALYSIS:						
YIELD ON AVERAGE LOANS	12.1	13.7	14.8	14.9	15.2	13.6
RESERVE & SURPLUS/LOANS	14.6	29.6	21.2	19.5	27.2	19.4
DELINQUENT LOANS/LOANS	1.1	4.2	2.3	2.2	3.4	2.9
NET CHARGE-OFFS/AVERAGE LOANS	.0	.0	.0	.0	.0	.5
NET CHRG-OFF/REG RES & RES FOR LOAN LOSSES	.0	.0	.0	.0	.0	6.9
NET CHARGE-OFFS/GROSS INCOME	.0	.0	.0	.0	.0	2.5
V. MANAGEMENT ANALYSIS:						
YIELD ON AVERAGE ASSETS	11.6	12.9	13.4	13.7	13.7	12.5
COST OF FUNDS/AVERAGE ASSETS	5.9	8.1	8.1	8.9	9.3	6.5
NET SPREAD	5.8	4.7	5.3	4.7	4.4	6.1
OPERATING EXP LESS INT & PLL/AVER ASSETS	2.9	2.6	3.2	2.8	2.8	4.4
NET INC BEFORE TRANS TO STAT RES/AVER ASSETS	2.9	2.2	2.1	1.9	1.6	1.2
ESTIMATED LOAN MATURITY IN MONTHS	16.4	46.0	12.4	11.3	9.8	12.5
MEMBERS/POTENTIAL MEMBERS	88.3	93.2	95.6	91.5	100.0	62.5
BORROWERS/MEMBERS	98.0	57.1	58.3	56.9	57.5	37.8
VI. OTHER INFORMATION (ALL AMOUNTS IN DOLLARS):						
AVERAGE SHARE BALANCE	$ 1,777.0	$ 1,647.5	$ 1,853.0	$ 2,440.8	$ 2,476.3	$ 1,265.9
AVERAGE LOAN BALANCE	$ 2,255.4	$ 3,521.2	$ 3,528.3	$ 4,238.1	$ 4,962.1	$ 2,650.2
LOANS/EMPLOYEE - FTE (000 OMITTED)	$ 897.7	$ 824.0	$ .0	$ 1,042.6	$ 1,290.1	$ 492.2
ASSETS/EMPLOYEE - FTE (000 OMITTED)	$ 935.9	$ 919.8	$ .0	$ 1,245.1	$ 1,457.6	$ 692.0
SALARY & BENEFITS/EMPLOYEE - FTE	$ 7,100.0	$ 7,680.0	$ .0	$ 10,600.0	$ 14,400.0	$ 10,868.1
OPERATING EXPENSE LESS INTEREST & PLL/EMPL	$ 27,292.0	$ 23,674.0	$ .0	$ 31,696.0	$ 37,478.0	$ 27,472.1
OPERATING EXPENSE LESS INTEREST & PLL/MEMBER	$ 67.2	$ 57.7	$ 70.5	$ 73.4	$ 82.9	$ 57.1

Illinois Chartered Credit Unions

County	Credit Union	City	Assets	Members
Adams	Adams E/T Co-Op Cred Un	Camp Point	158,760	178
	ACPSE Credit Union	Quincy	569,453	575
	Adams County State Emp		716,436	513
	Brower Empl Credit Union		33,802	057
	CFPCO Empl Credit Union		260,985	209
	Gardner Denver Employees		3,816,934	1,386
	Harris Credit Union		1,916,665	914
	Moorman Employees Cred U		9,814,230	3,494
	Quinco		2,031,954	1,552
	Quincy Bell		366,663	282
	Quincy Charter Credit Un		1,405,812	1,703
	Quincy Clinic Emply CU		235,558	245
	Quincy Municipal		265,035	359
	Quincy Postal Empl Cr U		1,205,214	697
Boone	Peoples Credit Union	Capron	178,540	406
Bureau	Princeton Champion Emp CU	Princeton	57,898	121
	Nail Workers Credit Union	Spring Valley	296,571	170
Calhoun	Kampsville Comm Credit U	Kampsville	30,340	140
Carroll	Milledgeville Comm CU	Milledgeville	898,308	561
Cass	Beardstown Comm Crdt Union	Beardstown	434,738	290
Champaign	C S Johnson Co Employees	Champaign	391,973	221
	Central Illinois		4,472,419	5,000
	Champaign A E Staley		75,379	091
	Champaign Bell Credti Un		1,407,654	845
	Champaign City Schls Empl		3,272,311	2,448
	Champaign Municipal Empl		488,519	461
	Champaign Postal		1,195,372	604
	Clifford-Jacobs Emp Crd U		1,224,274	456
	Collegiate Cap/Gown Crd U		699,867	919
	Electrical Workers/601		1,152,926	777
	G R Grubb Employees Cr Un		91,453	116
	Illinois Central Gulf		2,244,304	1,581
	The News Gazette Credit U		208,341	325
	TSI Credit Union		173,432	099
	Univ/Ill Empl Credit Un		29,683,896	14,096
	Urbana Postal		495,457	341
	Credit Union 1	Rantoul	105,300,915	49,960
	Rantoul-Chanute Comm Cr Un		6,293,056	2,303
	CD/D Credit Union	Urbana	170,237	199
	Champaign Cty Emp Crd Un		405,034	460
	Champgn Meadow Gold Crd U		710,233	424
	Mercy Hosp Emp Credit U		973,047	1,364
	Northern Ill Water Corp		225,270	202
	Urbana Municipal Emp CU		942,633	815
	Utility Employees		8,435,864	4,005
Christian	Pana Area Credit Union	Pana	2,207,370	2,924
	H & S Credit Union	Taylorville	1,224,341	698
	Taylorville Community Cred		7,786,232	3,569
	Taylorville School Employ		757,675	377
Clinton	Centralia Correctional Center	Centralia	53,966	206
	Murray Employees Credit U		211,216	424
Coles	Area Educational Credit U	Mattoon	1,884,522	1,230
	Blaw-Knox Employees		1,854,330	1,552
	Coles County Postal Empl		479,042	295

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Coles	Mattoon Big Four Employee	Mattoon	461,138	321
	Mattoon Comm Cr Assoc Cr Un		297,046	469
	Mattoon St Marys		160,780	192
Cook	CPC Credit Union	Argo	2,868,174	1,659
	AAFC Credit Union	Arlington Hts	6,145,972	1,937
	Elk Grove Twnsp Schls CU		304,471	237
	Honeywell Employees		1,048,588	842
	Weber Employees Credit Un		236,362	297
	Flexonics	Bartlett	2,025,181	655
	St Clair Specialty Emp CU	Bellwood	226,130	244
	Stanadyne/Chicago Crd Un		1,843,474	770
	Superior Tea/Coffee	Bensenville	311,306	244
	Bell West Credit Union	Berwyn	13,527,874	3,856
	Berwyn Postal Employees		139,156	096
	Chicago Land Electrical		1,393,455	2,768
	Blue M Employees Credit U	Blue Island	237,109	302
	Great Lakes Refining CU		1,713,388	493
	National Van Emply Cred U	Broadview	138,642	099
	Reynolds MC Cook Employee	Brookfield	4,497,348	2,505
	Reavis Stickney Credit Un	Burbank	807,799	497
	Chicago Auto Employees	Burnham	5,316,252	2,623
	Fractional Townsp CU	Calumet City	797,184	867
	ABE Credit Union	Chicago	3,511,406	1,399
	ADA Employees Credit U		835,197	609
	All Saints Bridgeport CU		3,743,801	1,867
	Allied Van Lines Emp CU		481,091	726
	Amalgamated Meat Cutters		57,526	072
	APC Employees		67,209	060
	APG Employees Credit U		363	000
	Archer Heights Saving And CU		3,633,777	2,328
	Arcom Credit Union		232,904	300
	Artran Employees		316,838	315
	Associated Truck Employee		664,792	337
	Bagumbayan Credit Union		98,582	283
	Bell Accounting Credit U		7,920,193	2,282
	Bell General Office		12,913,788	2,792
	Bell/Howell Emp Credit U		2,358,680	2,101
	Benefit Trust Life Ins Co		718,160	406
	Berean Credit Union		341,863	318
	Bethel AME Church		35,790	134
	Brach Credit Union		2,224,371	2,525
	Brinks Employees Credit U		1,079,170	487
	Bud Logan Credit Union		219,344	255
	Bud South Branch Credit U		345,020	254
	Buehler Peer Credit Union		92,247	072
	Burlington Chicago Termin		1,104,146	1,229
	Business Opportunities CU		110,312	234
	Caballeros De San Juan		6,959,038	4,954
	Capitol Hardware Emp CU		28,601	057
	Central Area Telephone CU		10,287,101	4,572
	Central Region Postal		5,784,803	4,100
	Cergro Employees		1,169,175	540
	Chemetron Emp Credit U		308,788	188

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Chgo Sun-Times Empl CU	Chicago	4,866,723	1,543
	Chicago Alliance Crdt Un		281,999	713
	Chicago Boys Clubs Credit		33,562	121
	Chicago Carton Employees		111,809	193
	Chicago Commercial Crdt		3,978,453	2,334
	Chicago Die Sinkers Cr Un		317,242	275
	Chicago Fire Officers		1,112,971	665
	Chicago Fire-Fighters CU		5,410,683	2,976
	Chicago Firemans Assoc		3,554,012	2,950
	Chicago Japanese Civic		68,072	124
	Chicago Joint Board Rwdsu		437,534	1,246
	Chicago Local 458 Cred Union		1,583,841	1,190
	Chicago Municipal Employees		4,372,507	8,465
	Chicago Name Plate Cr Un		27,355	032
	Chicago Post Office Empl		9,223,416	7,749
	Chicago Public Library		182,378	418
	Chicago Teachers Crdt Un		266,683	509
	Chicago Tube & Iron Employees		102,515	174
	Christian Hope Credit Un		14,163	135
	Circle Campus Credit Union		2,149,096	1,895
	Clairmont Transfer Employ		261,770	149
	Clearing Machine		558,071	275
	CM/H Employees		510,426	305
	Cold Storage Employees		71,086	088
	College/University Cr U		570,421	583
	Commanding Officers/Serg		370,068	504
	Commerce America CU		103,449	100
	Con-Am Western Region		965,081	1,431
	Conf/Spanish Amer Workers		596,090	824
	Continental Central CU		194,913	148
	Continental Combined		2,130,439	1,891
	Continental 51 Emp CU		87,632	077
	Corey Steel Empl CU		506,415	262
	Cuban Amer/Chamber/Commer		281,318	399
	DCASR Chicago Credit Union		539,283	887
	Derby Foods Empl Credit U		101,377	092
	Druc Credit Union		1,693,787	1,625
	Dreis/Krump CU		149,960	260
	Edison Credit Union		32,525,503	14,259
	EESCO Employees Credit Un		89,322	084
	Ekco Employees Credit Uni		471,761	498
	Englewood 68A Employees		4,272,848	1,321
	Ethicon Suture		1,228,389	683
	Federal Center Empl CU		3,349,811	3,322
	Fellowship Baptist Church		161,648	469
	Films-Packaging Emp CU		3,737,137	1,362
	Fluor Pioneer Empl Crd U		388,709	239
	Franklin Hosp Credit U		85,269	089
	Garden City Credit Assn		376,929	319
	General Mills Employees		3,396,238	1,342
	General Office Credit U		661,235	723
	Good Shepherd Credit Union		29,392	124
	Goss Employees Credit U		866,002	891

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Grand Trunk Emp Credit U	Chicago	420,256	246
	Greater Inst Ame Church		18,687	075
	H P Smith Employees CU		240,639	191
	Hall-Roto-Central Credit		3,991,900	2,907
	Hanna Employees Credit U		241,425	137
	Harrington/King Empl CU		182,512	113
	Hawthorne Credit Union		21,059,044	6,683
	Haymarket Credit Union		456,576	575
	Health Sciences Center Cr Un		1,123,106	1,589
	Hiawatha Credit Union		1,205,318	965
	Holsum Employees Credit U		510,443	321
	Holy Cross Hosp Emp CU		1,100,215	991
	Ill Central Cicero Cred U		8,814,360	3,804
	Imperial Employees		1,818,014	774
	Inc Employees Credit Union		895,060	399
	Inco Employees Credit Un		1,116,078	471
	Ingersoll Products Cred U		1,391,630	502
	Inland Steel Credit Union		1,677,666	858
	J/J Employees Credit Union		3,161,636	712
	J/O Employees Credit Union		207,919	095
	Joanna Western Mills Emp		472,262	860
	John Jones 7 F/AM		26,853	104
	JPC Employees Credit Union		224,610	177
	L Fish Employees Credit U		122,421	144
	Lakeside Press Credit Uni		1,146,360	2,187
	Leaf Employees Credit Un		580,360	724
	Liberty Credit Union		101,603	080
	Local 18-B		293,238	488
	Local 73 Credit Union		1,045,597	2,434
	Local 743		2,322,334	4,521
	Local 939 Barbers Cr U		27,433	128
	Loretto Hospital Employee		395,110	465
	Marshall Field/Co Empl CU		2,075,444	2,718
	Master Printers Credit Un		12,803,850	10,408
	Midwest Truck		324,465	286
	Monumental		106,151	146
	Morgan Park Co-op		357,357	879
	Morton Thiokol Employees		1,065,125	850
	Narda		3,856,991	1,152
	National Can Clearing		527,308	300
	Natl Can Employees Cred U		1,144,420	790
	New Testament B C Credit Union		49,727	100
	New World Credit Union		41,631	028
	North Bell Credit Union		4,101,562	1,607
	Northwest Central Credit Union		361,554	341
	Northwest Parishes Crd U		5,736,336	4,306
	NSC Staff Credit Union		95,116	165
	Nyco Credit Union		387,639	176
	Page Engineering Empl CU		855,784	270
	Park Employees Credit Uni		17,743,227	6,032
	Park Manor Christ Church		128,223	235
	Park Manor UCC		26,683	358
	Parkway Gardens Credit Un		156,402	097

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Peerless/America Empl CU	Chicago	216,681	114
	PGL/CC Employees Credit Un		14,331,544	4,192
	Pheoll Employees		400,523	365
	Phone Co		9,510,915	2,539
	Pilgrim Baptist Credit Un		205,742	216
	Planites		3,287,537	2,109
	Precision Scientific Cr U		246,363	251
	Procter/Gamble Chicago		963,647	369
	Progress Credit Union		4,921,949	2,849
	Pros Credit Union		442,247	194
	Provident Hospital		208,911	149
	Pyle-National		516,342	427
	Pyramid Employees		336,120	170
	Quam Nichols Credit Union		91,285	072
	Ravenswood 400 Credit Uni		1,125,836	740
	Rego		437,561	199
	Republic Steel Employ Cr		13,166,630	3,653
	Revere Chicago Employees		18,857	041
	Rheem Employees Crdt Un		1,385,152	625
	Roscoe Credit Union		313,234	191
	Roseland Community Hosp		884,171	560
	PS Employees Credit Union		359,421	164
	Ryerson Employees Credit Union		1,528,068	1,012
	S Chicago Comm Hosp Emp CU		957,146	802
	SOS Employees		358,811	264
	S&C Employees Credit UN		3,817,624	1,040
	Saint Adrian Credit UN		722,902	453
	Saint Elizabeth		144,921	249
	Saint Mark Credit Union		310,427	543
	Sanitary District Employ		4,875,479	1,986
	Santa Fe Chicago Federat		164,777	310
	Schwinn Employees Crd Union		297,362	113
	Sherwin Williams Empl CU		17,465,501	4,168
	Signal Drivers/Helpers CU		442,955	164
	Smoler Employees		83,989	125
	South Shore Hospital		80,626	294
	Southwest Chgo Chrtr CU		1,702,689	2,134
	St Andrew Parish Credit Union		172,828	331
	St Anselm		215,822	200
	St Edmunds Church Credit Union		1,275,614	1,111
	St Gregory Parish Credit Union		367,623	799
	St Helena Parish CU		2,238	056
	St Henry Parish Credit Union		91,707	144
	St James Parish Credit Union		138,911	100
	St Joachims Parish Credit Union		32,528	150
	St John Fisher		222,043	380
	St Jude Credit Union		192,770	123
	St Vincent Parish Credit Union		135,895	389
	St Willibrord Parish		1,047,695	311
	Stewart-Warner Alemite CU		1,759,930	1,644
	Stone 360 Employees Credit Union		124,957	114
	Telco 1		6,821,704	2,518
	The Neighbors		762,476	412

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Thirteen Nineteen Employ	Chicago	1,345,674	703
	Triangle		973,451	907
	Tribune Employees Credit Union		4,912,123	3,483
	Trinity Credit Union		246,224	487
	Typographical Credit Union		433,043	660
	UCU Council Credit Union		262,666	269
	Union Special Empl Credit Union		2,260,323	762
	Union Teachers Credit Union		24,612,836	18,160
	United Air Lines Empl CU		764,967,222	73,122
	United Food and Com Workers		211,704	333
	United Insurance Credit Union		338,134	196
	United Specialists Emp CU		43,530	109
	University Staff		3,879,929	4,608
	UPWA Dist 1 Area 5 Credit Union		363,065	412
	URCLPWA Local 505		41,230	105
	Vamco Credit Union		3,378,504	1,781
	Vansons Credit Union		295,957	164
	Verson Credit Union		955,461	435
	West Side Community CU		37,124	142
	Western Acadia Empl Credit Union		702,240	251
	Western Indiana Belt Credit Union		2,059,394	1,091
	Western Railways Assns Credit Union		380,383	240
	Western Union Empl Credit Union		365,476	505
	White Cap Credit Union		4,025,044	1,437
	Wilco Employees		56,689	051
	Win-Hood Co-op Credit Union		202,537	147
	Wrigley Factory Credit Union		4,788,853	1,240
	Wrigley Office Credit Union		940,996	744
	194 Credit Union		503,466	400
	372 Credit Union		143,253	385
	453 Unit 6 Credit Union		53,931	091
	Bloom Twnshp High Schl CU	Chicago Hts	1,885,858	735
	Desoto Emp Hts Credit Union		169,468	175
	Heights Autoworkers CU		6,154,231	2,022
	Keystone Chicago Hts CU		878,032	419
	Ceco Employees	Cicero	355,595	397
	Chicago Extruded Metals		318,426	218
	Danly Employees		2,276,073	990
	Ill GE Employees		1,651,687	1,669
	Morton Employees Credit Union		546,096	593
	National Castings Emp CU		317,032	369
	Diesel Credit Union	Countryside	10,863,778	6,448
	Local 150 IUOF Members CU		6,850,545	3,152
	Vulcan Employees Credit Union		440,605	305
	CPT Credit Union	Des Plaines	568,813	708
	Littelfuse Empl Credit Union		744,864	831
	Research Center Credit Union		2,016,520	237
	Dolton-Riverdale Municipal	Dolton	217,606	209
	Sweeper Employees Credit	Elgin	1,018,332	414
	TRW Connectors	Elk Grove Village	1,115,039	877
	Elmwood Pk School Employee	Elmwood Park	870,364	327
	Evanston Firemens Credit Union	Evanston	243,655	111
	Evanston Post Off Empl CU		174,751	128

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Fidelity	Evanston	2,459,663	1,188
	MABC Credit Union		197,231	308
	NU Employees Credit Union		804,299	928
	Suburban Dist 1 Bell Empl		1,754,224	1,098
	Evergreen Park Schls Emp	Evergreen Park	1,701,672	722
	Little Co/Mary Empl CU		2,051,979	1,398
	South Division Credit Union		10,415,481	4,091
	Flossmoor Education Assn	Flossmoor	3,931,724	1,115
	Abell-Howe Emp Credit Union	Forest Park	51,065	070
	American Rivet Credit Union	Franklin Park	86,892	077
	Boulevard Credit Union		1,458,600	855
	CH/F Employees		165,755	118
	Duo-Fast		1,343,253	955
	Leyden Schools Credit Union		9,578,709	3,517
	Matsushita Empl Family Credit Union		4,348,772	1,717
	Precision Steel		111,117	159
	Federal Life Employees	Glenview	322,028	206
	Glenbrook		4,397,806	1,928
	Glenview Credit Union		2,206,002	2,267
	Kraft Employees Credit Union		14,220,553	7,736
	Arco Harvey Credit Union	Harvey	1,724,769	526
	City of Harvey Employees		904,998	408
	Safeway Employees Credit Union		280,784	115
	Whiting Employees Credit Union		533,160	327
	Allis Chalmers Emp Credit Union	Hazel Crest	1,869,823	1,053
	Coreco Employees Credit Union	Hillside	146,662	169
	St Anthonys Guild Credit Union		668,786	321
	Lady of Loretto Credit Union	Hometown	894,393	1,100
	Homewood Credit Union	Homewood	827,664	869
	School District 148		119,461	142
	Union 76 Credit Union	Lemont	4,372,306	1,481
	Dist 103 School Empl CU	Lyons	382,145	288
	Lyons Community		291,714	380
	Chidieco Credit Union	Melrose Park	116,605	164
	Diamond M		101,603	223
	Paysaver Credit Union		39,838,922	22,179
	St Christopher Credit Union	Midlothian	477,175	557
	Maine Township Schools	Niles	812,200	865
	Vapor Credit Union		647,282	605
	Ridgewood Area Schools	Norridge	198,817	183
	Culligan USA Employers	Northbrook	1,026,194	612
	GBC Employees Credit Un		647,954	755
	Entenmann's Employees	Northlake	540,736	514
	Scholle Elctro-Chem		344,054	279
	ZRDC Credit Union		348,707	206
	Oak Forest	Oak Forest	143,068	251
	Motor Express Empl Crd Union	Oak Lawn	137,760	061
	Oak Lawn Comm Church Cr U		859,009	404
	Oak Lawn Municipal		730,303	533
	Oak Park Employees Crd Union	Oak Park	1,808,959	1,138
	Oak Park Postal Employees		132,766	074
	Palatine Schaumburg Schls	Palatine	4,539,671	1,857
	Suburban Bancorp Inc, Emp		611,344	300

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Cook	Moraine Valley Student Credit Union	Palos Hills	13,209	041
	Rich Township School Empl	Park Forest	987,427	424
	Northeastern IEA Credit		258,365	226
	Park Forest Municipal Emp		214,719	233
	NW Suburban Postal Credit Union	Park Ridge	749,443	698
	Acme Continental Credit Union	Riverdale	18,548,836	8,974
	Chessie Chgo Terminal CU		814,598	706
	IHB Riverdale Credit Union		1,510,358	593
	Meadows	Rolling Meadows	21,584,403	8,979
	Motorola Credit Union	Schaumburg	49,623,584	19,425
	Pegasus Employees Credit Un		77,446	206
	76 Division Credit Union		6,278,742	2,075
	Soreng Employees Credit Union	Schiller Park	1,174,212	827
	Brunswick Empl Credit Union	Skokie	2,401,696	1,211
	Double Circle		235,963	380
	MCC Powers Employees Crd		1,070,826	531
	Niles Twnshp Schools CU		6,389,109	1,578
	Thornton Twnshp High Schl	South Holland	2,856,365	1,150
	Schl Dist 194 Employees	Steger	418,544	202
	Panduit Employees	Tinley Park	881,978	798
	Tinley Forest Employees		692,902	492
	Proviso Townshp Teachers	Westchester	5,195,647	2,143
	Lyons Township HS	Western Springs	2,452,202	832
	American Law Enforcement CU	Wheeling	22,709,283	3,701
	UAW Local 558 Credit Union	Willow Springs	4,357,107	1,555
	Northern Cook County Chpt	Winnetka	45,051	129
	Winnetka Municipal Empl		312,889	246
	Premium Credit Union	Woodridge	94,883	115
	Worth Community Credit Union	Worth	1,786,155	1,204
Crawford	Heath Employees Credit Union	Robinson	155,490	272
	Pottery Credit Union		505,721	299
Cumberland	Greenup MFG Co Employees	Greenup	108,082	139
DeKalb	DeKalb County Postal Empl	DeKalb	623,396	300
	DeKalb County Teachers Credit Union		460,313	264
	DeKalb Motor Makers Cr Un		1,635,811	844
	Sycamore Community	Sycamore	9,343,910	4,613
Dewitt	Revere Credit Union	Clinton	212,992	453
Douglas	Douglas Credit Union	Tuscola	290,745	446
	USI Employees Credit Union		6,220,443	2,643
DuPage	Argonne Credit Union	Argonne	25,682,837	7,220
	Bensenville Comm Credit Union	Bensenville	5,377,876	2,780
	CDS Employees Credit Union	Carol Stream	700,026	364
	Chicago Area CCA		1,886,774	1,587
	Branch 825 NALC Credit Union	Elmhurst	446,905	468
	East DuPage Schools CU		4,604,796	2,985
	Hinsdale Hospital Credit Union	Hinsdale	3,550,930	2,877
	Shield Credit Union		334,828	188
	C/NW Proviso Credit Union	Northlake	1,190,056	1,357
	Central Credit U/Ill	Oak Brook	15,144,575	23,850
	Ill Hosp Emp Credit Union		14,148,452	19,569
	Shell Northerners Credit Union		547,703	303
	Ball Credit Union	West Chicago	443,251	525
	Weco Credit Union		6,646,493	3,196

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
DuPage	West Chicago St Marys Par	West Chicago	165,454	343
	DuPage County Employees	Wheaton	774,154	1,050
	DuPage Schools		22,594,777	8,760
	Scripture Press Employees		636,466	500
Edgar	Paris Hi-Way Credit Union	Paris	628,957	537
	UO Colson Co-Workers CU		332,191	256
Effingham	Crossroads Credit Union	Effingham	1,088,933	1,944
	Effingham Highway		888,825	622
	Fedco Credit Union		1,186,686	916
	SAMH Credit Union		372,367	456
Fayette	Vandalia Correct Center	Vandalia	40,051	167
Ford	McMillen Master	Gibson City	308,689	176
	The Stelle Credit Union	Stelle	54,002	143
Fulton	GHA Credit Union	Canton	808,886	731
Greene	Reco Credit Union	Roodhouse	251,368	192
Grundy	Morris Community	Morris	4,345,973	2,612
	Self-Locking Employees		354,504	420
	St Lawrence Parish CU	So Wilimington	149,010	180
Henry	Henry County School Emp	Geneseo	561,171	339
	Henry County Postal Employ	Kewanee	282,382	151
	KMD Employees Credit Union		233,811	209
Jackson	Carbondale Hwy Crd Union	Carbondale	1,374,983	941
	Coal Valley Credit Union		765,452	488
	NED Employees Credit Union		19,155	136
	SIU Credit Union		16,164,728	7,881
	T I Credit Union		94,009	249
	GRC Credit Union	Mt Vernon	62,997	194
Jo Davies	Stockton Employees	Stockton	286,878	210
Johnson	Vienna Correctional Ctr	Vienna	1,259,318	845
Kane	All-Steel Emp Credit Union	Aurora	11,559,224	2,270
	Aurora Burlington Credit Union		8,476,603	4,798
	Aurora Chapter Credit Union		5,428,121	7,311
	Aurora Earthmover Credit Union		28,109,891	5,502
	Aurora Firefighters Credit Union		1,336,496	650
	Aurora Policemen Credit Union		1,984,226	1,534
	Aurora Postal Employees		566,181	342
	Barber-Greene Empl CU		1,919,944	1,175
	Beacon News Credit Union		124,820	170
	Equipto Employees Credit		302,281	296
	Lyon Metal Prod Inc Emp		1,218,941	588
	Our Lady/Good Counsel CU		989,964	1,135
	Pines Employees Credit Un		121,851	112
	Richards-Wilcox Credit Un		626,355	545
	Stephens-Adamson Emp CU		2,388,428	1,057
	Batavia Holy Cross Parish	Batavia	206,206	493
	Dundee Township Public Employees	Carpentersville	158,194	202
	Brethren Emp Credit Union	Elgin	1,238,574	732
	Brethren Parish		505,832	418
	Couriers News Emp/CN Carr		127,250	896
	David Cook Empl Credit Union		470,214	411
	Elgin City Employees		2,010,826	882
	Elgin Mental Health Ctr		1,129,189	882
	Elgin Postal Emp Credit Union		889,423	518

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Kane	Kane County Teachers CU	Elgin	22,358,983	8,552
	NIUM Conference Credit Un		1,327,459	671
	Rawhide Credit Union		1,051,749	797
	Spiess Employees		83,665	130
	St Joseph Parish		274,062	263
	Valley Bell		6,238,467	2,283
	Woodruff/Edwards		255,366	120
	Belden Credit Union	Geneva	7,304,692	3,564
	Armour Dial Credit Union	Montgomery	2,987,395	1,830
	AT&T-MW Credit Union		2,613,777	2,101
	Marison Employees	South Elgin	59,793	075
	Diamond Natl Corp Emp CU	St Charles	295,300	192
	Dukane Empl Credit Union		401,102	408
Kankakee	Maternity BVM Credit Union	Bourbonnais	1,327,560	931
	Rudolf		670,644	272
	Kankakee County Indust	Bradley	450,370	601
	A O Smith Employees	Kankakee	3,799,150	2,051
	Armour Kankakee		6,545,763	2,300
	General Foods Employees		16,795,834	6,922
	Gould Employees Crdt Un		1,145,679	496
	Henkel Corp Employees		1,639,041	614
	Kankakee Bell Credit Un		2,292,696	836
	Kankakee City Employees		823,286	575
	Kankakee Community College		96,662	118
	Kankakee County Catholic		16,360,470	9,135
	Kankakee Federation/Tchrs		1,259,672	539
	Kankakee St Martin Credit		346,357	398
	Kankakee Terminal Belt		1,190,210	600
	Kankakee Valspar Credit Un		1,050,461	501
	Riverside Hosp Employees		587,799	768
	Roper Empl Credit Union		6,092,636	1,990
	SDC Employees Credit Union		2,598,975	1,241
	Texize		387,007	246
Kendall	Plano Savings Credit Union	Plano	467,820	545
Knox	Pottery Workers Credit U	Abingdon	284,675	286
	Beatrice Credit Union	Galesburg	139,651	138
	Gale Credit Union		7,958,325	3,446
	Galesburg Burlington CU		5,552,020	3,065
	Galesburg Midwest Emp CU		6,816,757	2,986
	Galesburg Postal Credit		852,180	580
	Glsbrg St Mrys Hosp Emply		117,210	378
	Knox College Credit Union		246,332	312
	Knox County School Emplov		1,849,128	1,134
	Praireland		3,335,985	2,975
	Register Mail Credit Union		270,991	188
	Utility Emp/Galesb/Kewane		1,654,003	835
	West Central Illinois Cr Un		420,478	606
Lake	B.A.E.	Barrington	3,388,828	1,012
	CAI Employees Credit Un		2,756,673	838
	Travenol Employees	Deerfield	27,292,028	17,918
	Great Lakes Credit Union	Great Lakes	118,951,871	58,472
	North Lakes Teachers CU	Gurnee	310,802	475
	Warren Newport Credit Union		11,001,828	5,282

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Lake	Fansteel Employees Cr Un	North Chicago	2,076,021	1,110
	Trinity Ame Church Cred U		48,007	120
	United Catholic	Wauconda	32,570	170
	Consumers Coop Cred U/Lke	Waukegan	39,639,387	20,495
	J-M Employees Credit Union		2,908,972	1,122
	Keystone Printing Credit		474,015	287
	Lake County Postal		683,216	478
	North Shore Gas Credit U		2,389,197	1,001
	Outboard Marine Corp Empl		10,369,832	4,434
	VR/Wesson		240,772	171
	Waukegan Municipal Empl		416,719	296
	Waukegan Veterans		197,842	241
LaSalle	Am Nickeloid Empl Crdt Un	LaSalle	1,749,437	466
	School District 120 Emplo		232,007	192
	Carus Emplys Crdt Union		421,119	480
	Utility Emp/LaSalle Serv		984,528	574
	Westclox Employees		1,333,022	648
	Conco Employees	Mendota	1,704,906	1,182
	Bakelite Ottawa Plastics	Ottawa	3,387,308	1,699
	Glass Workers		24,668,729	11,409
	LaSalle Cnty Postal Cr Un		256,844	208
	LaSalle Cnty Schol Employ		794,888	642
	Ottawa Hiway		1,095,807	734
	Tri-County		5,074,615	2,409
	Illinois Valley Credit U	Peru	4,499,522	2,913
	Peru Municipal Credit U		216,277	244
	Peru St Marys Parish Cr U		285,070	341
	Tobler Transfer Credit Union		639,530	362
	Flink Emp Credit Union	Streator	26,345	057
	Knoedler Employees Credit		93,868	062
	Streator Community Savings and CU		3,523,765	2,012
Lawrence	Witco Employees Cred Un	Lawrenceville	158,411	109
Lee	Dixon Teachers Credit Union	Dixon	379,038	364
	DSH Employees		186,545	430
Livingston	Fox Employees Credit Union	Dwight	301,236	405
	Pittsburgh Intl Employees	Fairbury	98,391	145
	Pontiac-Dwight Prison Emp	Pontiac	446,375	707
	Peabody-Myers Employees	Streator	407,080	377
Logan	Eaton Employees	Lincoln	646,596	574
	L & F Employees Credit Un		212,044	406
	Lincoln Area Electric Emp		191,783	153
	Logan County Public Empl		10,158,681	4,440
	Piercee Glass Lincoln Cr		79,735	160
McDonough	Western Ill University	Macomb	1,998,965	2,000
McHenry	TM Employees CU	Algonquin	115,493	346
	Oak Employees Credit Union	Crystal Lake	808,011	627
	Harvard Community Credit	Harvard	1,106,059	994
	Huntley Community Credit	Huntley	920,939	1,326
	Professional Assn/Clergy	Richmond	344,360	230
	Intermatic Credit Union	Spring Grove	984,299	744
McLean	Alton Route Employees	Bloomington	1,667,518	1,518
	Blmngtn Muncpl Empl Crd U		1,214,228	930
	Bloomington Postal Emp		1,185,797	552

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
McLean	Co-Op Credit Union	Bloomington	187,649	121
	Controls Credit Union		1,965,828	1,622
	Funk Seeds Empl Crdt Union		962,904	869
	GTI Employees		4,371,039	2,877
	MCE Credit Union		948,348	1,242
	Pantagraph Prntng/Statnry		252,968	241
	Purina Employees Credit U		95,661	109
	United Methodist Minister		1,820,274	1,430
	Health Care Employees Cr Un	Normal	490,036	882
	I S U Credit Union		4,933,714	2,618
Macon	B/O Employees Crdt Union	Decatur	512,356	325
	Cash-Acme Empl Crdt Union		430,997	267
	Central Illinois Chapter		1,073,978	1,810
	Commodore		78,115	055
	Decatur ADM Credit Union		3,886,827	2,555
	Decatur Bell Credit Union		3,990,562	1,078
	Decatur Earthmover Crd U		34,626,000	7,335
	Decatur Firemans		1,473,766	624
	Decatur Medical Dental CU		2,251,722	2,140
	Decatur N/W Emp Crdt Union		17,756,024	10,117
	Decatur Policemen Cr Un		549,636	234
	Decatur Postal Emp CU		1,929,639	848
	Decatur Purity Baking Co		856,354	436
	Decatur St Marys Crd U		2,378,630	1,637
	Decatur Stanolind Crd U		3,295,975	1,507
	Glassworkers Wks No 14 CU		587,465	458
	Grigoleit Employees Cr Un		432,190	241
	I B E W Local #146		215,491	363
	Illinois Media Association		1,225,993	989
	King Lar Employees		596,791	206
	Land of Lincoln Crd Union		10,634,705	4,997
	Marvel-York Credit Union		6,714,980	3,142
	Meyer Center Credit Union		348,644	416
	Mueller Co Empl Credit U		9,783,318	3,225
	Neisler Credit Union		230,869	221
	St James		928,795	000
	Staley Employees Crdt Un		19,821,121	6,361
	Third United Methodist CU		301,268	237
	Tollys Employees CU		774,561	388
	Wagner Castings Co Cr Un		3,324,373	1,261
Madison	ABBCO Credit Union	Alton	1,085,658	718
	Alt-Wood Chptr Crdt Union		1,223,937	1,646
	Alton Bell Credit Union		1,732,691	713
	Alton Postal Credit Union		301,163	216
	Alton SH Employees Crd Un		648,231	564
	Electrogas Credit Union		830,199	388
	I B E W Local B-649		532,261	231
	Laclede Credit Union		13,552,233	3,997
	Bea	Bethalto	503,328	303
	Electrical Workers	Collinsville	378,514	480
	Water Co Empl Credit U		134,967	191
	Olin Empl Credit Union	East Alton	28,875,625	9,669
	Madco	Edwardsville	209,746	557

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Madison	SWICSIU Credit Union	Edwardsville	2,715,897	1,762
	GCAD Credit Union	Granite City	2,902,752	2,110
	Operating Engineers LC148		5,301,407	2,500
	Processors-Industrial		5,164,049	3,702
	School Dist 9 Credit Union		1,022,679	861
	St Elizabeths Parish Credit Union		507,900	505
	East Side Terminal	Madison	1,102,322	792
	Atlas	Wood River	2,535,857	1,450
	Wood River Hosp Credit Union		192,867	302
Marion	Ill Central (St Louis Div)	Centralia	585,095	517
	Salem School System Credit Union	Salem	697,810	518
Massac	Allied Chem Metro Wks Emp	Metropolis	889,203	633
	Electric Energy Inc Em CU		1,067,623	775
Mercer	Health Professional CU	Aledo	122,112	262
	Mercer Cty School Empl CU		212,734	304
Montgomery	Hillsboro Community	Hillsboro	87,384	295
Morgan	Jacksonville Area State	Jacksonville	147,993	325
Ogle	North West Ill Credit Un	Mt Morris	3,548,117	3,448
	Oregon Community Credit Un	Oregon	683,045	588
	Polo Community Credit Un	Polo	178,284	364
Peoria	Redbrand Credit Union	Bartonville	7,884,384	4,028
	Wayne Empl Credit Union		109,751	191
	Bemis Employees Credit Union	Peoria	468,519	481
	Bergner Associates		844,143	2,040
	Brass Foundry Co Empl Credit		58,472	105
	CILCO Credit Union		10,119,082	2,435
	Kemba Peoria		5,403,116	1,767
	M/I Credit Union		221,756	136
	Midcentral		8,688,780	5,969
	Peoria Bell Credit Union		4,784,248	1,430
	Peoria City Emply Credit		2,049,175	1,418
	Peoria Cty Schl Empl CU		764,109	1,184
	Peoria Fire Fighters CU		1,279,975	253
	Peoria Graphic Arts CU		1,214,276	1,224
	Peoria Hiway Credit Union		589,234	435
	Peoria Journal Star Crd Un		1,274,565	887
	Peoria Postal Emp Cr Un		2,912,056	1,243
	Prairie Farms Dairy Emp CU		230,703	164
	Proctor Hospital Emply		394,656	769
	St Francis Hospital Emplo		2,809,114	2,689
	St Patrick Catholic Cr Un		130,459	321
	State Emp/Central Ill CU		356,569	601
	Surface Lines Employees		129,469	171
	Peoria Typographical Cr Un	Peoria Hts	99,838	085
Perry	Turco Emp Credit Union	DuQuoin	77,701	171
Piatt	Ting Credit Union/Ill	Hammond	310,110	219
	MEA	Monticello	84,622	161
Pike	Illini Community Hosp Emp	Pittsfield	62,623	134
	King Employees Credit Un		60,081	084
Pulaski	Laborers' Local 773	Cario	205,295	183
Putnam	Hennepin Steel Wrkrs Cred	Hennepin	404,509	526
Randolph	Menard Credit Union	Menard	84,516	198
	Spartan Credit Union	Sparta	260,961	461

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Rock Island	Chemox Credit Union	Cordova	180,619	361
	Deere Harvester	East Moline	35,913,562	8,998
	Foundry & Municipal Emp		8,142,406	2,775
	United Township Schls CU		2,242,720	1,563
	Deere/Company Crd Union	Moline	39,080,648	13,404
	George Evans Emp Crdt Un		38,347	098
	McLaughlin Employees		747,560	359
	Moline Municipal Cr Un		5,034,566	1,800
	Moline Postal Employees		372,887	258
	Montgomery Employees CU		3,511,543	2,113
	Plow/Planter Emp Crdt Un		10,939,355	7,547
	School Dist 40 Employees		2,631,373	1,149
	Bituminous Empl Crd Union	Rock Island	854,662	769
	Empl Crd Union/Rock Island		1,005,865	522
	Franciscan Med Cen Empl CU		1,042,108	1,257
	Gas and Electric		4,748,509	2,170
	I.H. Farmall		55,126,029	12,243
	IH Mississippi Valley		55,421,438	20,084
	J I Case Emp Credit Union		1,466,438	603
	Jaydon Employees Credit		1,291,736	628
	Rock Island Area Schools		204,099	297
	Rock Island Postal Employ		2,040,803	1,292
	Tri-Cities Bell Empl CU		1,755,598	759
St. Clair	Amalgmted 534 Crdt Union	Belleville	1,754,158	867
	Belleville Comm Crd Union		1,249,168	783
	Belleville Natl Gvmt Empl		263,463	228
	Catholic Crd U/Belleville		4,443,058	2,976
	Southern Ill Directors		1,687,745	1,257
	Chessie-Seaboard Empl Cr Un	Caseyville	238,992	267
	Cerrobrass	E St Louis	909,154	651
	Chas Pfizer/Co Inc Emply		240,925	265
	Electropower Credit Union		540,906	375
	Illinois Cntrl E St Louis		566,213	518
	Motor Coach Employees		1,833,769	1,059
	St Clair County Teachers		2,753,319	2,556
	C.T. Employees	Fairmont City	526,777	611
	Archview Credit Union	Fairview Hts	445,858	230
	Caseyville Twnsp Comm Cred		310,265	273
	Egyptian		384,468	435
	Arrow S Credit Union	Nat. Stock Yard	966,049	535
	Stock Yards Employees		233,843	177
	St Agathas Consolidated	New Athens	271,927	455
	Monsanto Employees	Sauget	4,222,523	1,260
	Scott Credit Union	Scott AFB	62,018,089	26,807
Saline	Southeastern Electric Emp	Eldorado	1,266,245	427
	NYC Employees	Harrisburg	151,721	140
Sangamon	Chemical Empl Credit Union	Illiopolis	86,321	176
	Catholic CU of Rock Island C	Moline	1,217,855	751
	Certified Credit Union	Springfield	14,668	029
	Franklin Life Emp Cred Union		1,473,189	1,240
	Hobbs Div Stewart-Warner		239,132	267
	I A S A Credit Union		937,529	647
	IBEW Local 193		317,104	195

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Sangamon	IFDA	Springfield	1,038,784	191
	Ill Education Assoc Cred U		1,891,328	1,924
	Ill State Employees Cr U		1,851,625	4,070
	Imperial Credit Union		14,398	120
	IRSE Credit Union		2,380,375	981
	MMC Employees		764,133	1,343
	Pillsbury Employees		1,949,864	522
	Sangamo Chapter		3,934,080	1,527
	Sangamon County		288,362	425
	Sangamon County Schools		3,879,453	2,145
	Sangamon State University		73,146	145
	Spfld Prairie Farms Dairy		199,872	115
	Springfield Bell Credit U		5,810,662	2,091
	Springfield CILCO Credit		435,841	284
	Springfield City Employee		1,278,482	1,268
	Springfield Clinic Cr Un		615,296	271
	Springfield Fiat-Allis		1,916,037	900
	Springfield Firemen		728,809	226
	Springfield Postal Credit		2,826,936	1,384
	Springfield Printers Cred		750,411	487
	Springfield Sacred Heart		20,563,901	10,542
	Stranco Credit Union		96,285	122
Scott	Belco Credit Union	Winchester	210,879	142
Stephenson	Blackhawk Area	Freeport	7,964,339	3,317
	Freeport City Emp Cred U		114,675	163
	Freeport Journal Standard		66,707	059
	Freeport Postal Emp Cr U		54,387	070
	Micro Switch Employees CU		17,264,719	5,906
	Modern Plating Employees		189,634	101
	Rawleigh Employees Credit		53,258	068
	Stephenson County Schools		618,970	465
Tazewell	Cerelose Credit Union	Pekin	2,751,394	1,535
	Quaker Oats Emp Credit Union		119,687	102
	Tazewell Co Govt Emp Cr		494,127	308
	Tazewell County School Em		3,488,906	1,880
Union	Ash Employees Crdt Union	Anna	776,119	720
Vermilion	Chuckles Credit Union	Danville	731,696	315
	Commercial News		467,232	391
	Danville Bell Credit Union		1,763,201	731
	Danville Consolidated		2,308,825	960
	Danville Holy Family		646,585	505
	Danville Post Office Emp		206,594	162
	Hyster Danville Employees		2,752,882	1,980
	Industrial Gloves Emp CU		222,605	166
	Interstate Publishers Emp		498,831	445
	L/N and C/EI Credit Union		1,413,470	467
	Lakeview Medical Center		3,303,874	1,660
	Lauhoff Employees Credit		3,263,667	1,016
	Local 1271 Credit Union		661,137	713
	Lyons NYC		182,265	227
	Midwest Credit Union		5,736,612	3,458
	Tee Pak Credit Union		4,493,224	1,630
	VA		11,698,172	3,877

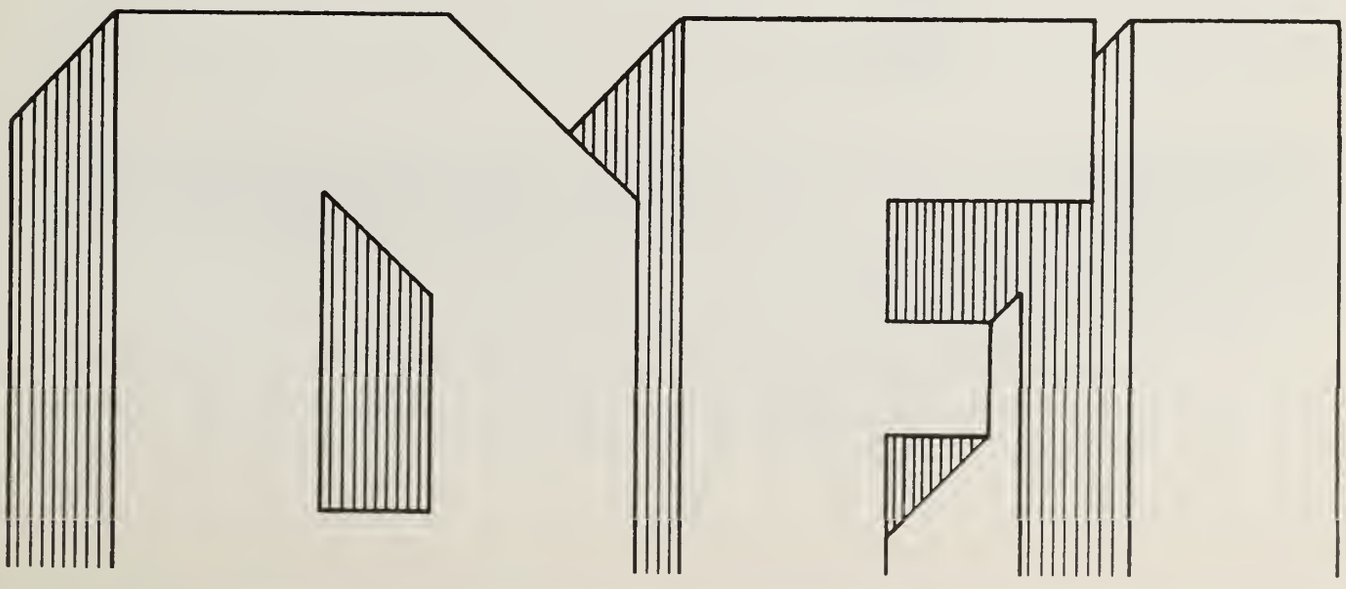
Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Vermilion	1st Illinois Credit Union	Danville	8,763,951	8,195
	579		5,173,151	2,961
	Grant & Ross Twnp Comm Cred	Hoopeston	25,017,511	7,701
	Joan of Arc Credit Union		349,888	331
Wabash	Snap-on Credit Union	Mt Carmel	2,623,919	1,852
Warren	Teachers CU of Warren County	Monmouth	228,884	357
Whiteside	Community General Hosp	Sterling	144,669	220
	Lawrence Bros Empl Crd U		482,287	354
	School Employees Credit Union		5,222,815	1,892
	Steelworkers		4,538,479	3,823
Will	Joliet-St Anne Credit Union	Crest Hill	467,461	384
	AJE Credit Union	Joliet	1,375,807	519
	Central Credit U/Will Cty		7,145,639	5,083
	Earthmover Joliet		15,851,730	6,005
	EJ/E Central Credit Union		6,059,553	1,551
	Joliet Dist Credit Union		5,837,210	1,556
	Joliet Firefighters Credit Union		715,920	342
	Joliet Herald-News Empl		715,614	516
	Joliet Prairie Emp CU		353,718	188
	Mt Carmel		79,056	336
	Olin Emp Credit U/Joliet		5,221,118	1,321
	Will County Schools Cr U		2,590,802	1,820
	Romeoville Comm Crdt Union	Romeoville	2,200,571	1,322
Williamson	D-B Employees	Herrin	148,209	248
	Norge Herrin		2,249,521	1,800
	Southern Illinois Schools		8,162,683	3,832
	Marion Memorial Hospital	Marion	162,344	354
	Marion VA Hospital CU		347,174	309
	Williamson County Cath		378,523	401
Winnebago	Atwood	Rockford	2,177,341	1,376
	Barnes Drill Emp Crd Union		506,827	314
	Behr Employees Credit Union		80,294	088
	Diamond R Credit Union		245,932	256
	Elco Employees Credit Union		2,837,208	1,183
	Greenlee		4,013,828	2,130
	Gunite Employees Credit Union		1,477,779	533
	H O Perlee Credit Union		1,419,728	1,078
	Ingersoll		144,349	286
	J L C Employees Credit Union		4,724,782	1,667
	Muellers-Pinehurst		394,870	275
	MUJ		1,632,487	589
	National Lock Employees		1,169,567	1,434
	Nihan/Martin Empl Cred Un		39,119	025
	Northern Ill Credit Union		12,753,717	11,351
	Quaker Employees		336,713	279
	Rock-Winn Credit Union		456,023	806
	Rockford Bell Credit Un		5,196,168	1,986
	Rockford Clutch Credit Un		1,480,630	794
	Rockford Municipal Employ		1,592,153	1,119
	Rockford Newspapers Cr Un		85,360	141
	Rockford Postal Employees		2,724,830	1,572
	Sundstrand Credit Union		20,118,463	10,464
	W A Whitney Employees CU		423,866	245

Illinois Chartered Credit Unions (continued)

County	Credit Union	City	Assets	Members
Winnebago	Winnebago Cty Schools CU	Rockford	2,940,119	3,197
	Besly Welles Emp Credit Union	South Beloit	1,073,916	589
	Gardner Credit Union		509,844	505
	Warner Employees Credit Union		2,981,534	2,480
Woodford	Metamora St Marys Parish	Metamora	509,955	488

CURRENCY EXCHANGE DIVISION



BACKGROUND

Currency Exchanges provide important and vital financial services to Illinois residents who otherwise would not have access to these services. The major responsibility of the Currency Exchange Division is to ensure that these services are delivered to the public in the most efficient manner possible and that they are provided with all of the safeties and protections intended by State law. To ensure this, the General Assembly enacted into law the Currency Exchange Act, Illinois Revised Statutes, Chapter 17 Paragraph 4801. Under the provisions of this Act the Currency Exchange Division licenses and regulates the currency exchange industry.

Currency Exchanges have been a part of the Illinois scene since the 1930's. Originally coming into being as a result of community bank failures during the depression years, the industry has matured and diversified to the extent that today, in 1985 it has become an important part of a number of Statewide service delivery systems as it continues to make important contributions toward the overall economy of the State of Illinois.

Currency exchange services are offered to consumers through two types of currency exchanges, the ambulatory exchange and the community exchange.

Ambulatory currency exchanges are check-cashing companies that are licensed to cash payroll checks for employees on the premises of their employers at Department-approved locations. These check-cashing services are provided from a central location, person-to-person or an armored truck parked on the premises of the employer. As of June 30, 1985, 538 ambulatory currency exchanges were operating in Illinois. Of these, 539 are located in Cook County, 16 are located in DuPage County, 2 are located in Lake County and 1 is located in Will County.

Community currency exchanges are store front businesses that provide a variety of financial and financially related services to consumers. Included in these services are check cashing, sales of money orders, processing of motor vehicle and title registration forms, acting as agents for photofinishing companies, accepting bill payments for utilities and telephone, and selling stamps and tokens for the public transportation system. Additionally, community currency exchanges serve as distribution centers for the majority of State of Illinois Public Aid checks and food stamps from the United States Federal Food Stamp Program. As of June 30, 1985, 624 community currency exchanges were operating in Illinois. The following list is a breakdown of the community currency exchanges by county:

Champaign	1
Cook	563
DuPage	14
Jackson	1
Kane	4
Kankakee	3
Lake	8
LaSalle	1
Macon	3
Madison	2
McHenry	2
Rock Island	3
Peoria	2
St. Clair	3
Sangamon	2
Will	9
Winnebago	3

Legislation passed in October 1977, gave the Department of Financial Institutions the authority to set maximum rates for the cashing of checks and the writing of money orders in currency exchanges. The following year additional legislation was enacted that set the guidelines on how this was to be accomplished. This process was completed in 1980 and on January 1, 1981 the first State regulated rates became effective. These rates, which have not been changed since the effective date, are 1.1% plus $.75 for check cashing and 1.0% plus $.75 for money orders.

CURRENCY EXCHANGE DIVISION OPERATIONS

Personnel

Supervisor	1
Assistant Supervisor	1
Review Examiner	1
Chief Investigator	1
Field Examiner	7
Clerical	2

The regulatory responsibilities of the Currency Exchange Division are varied. State law mandates that every community currency exchange is to be examined annually and that the Director may inspect ambulatory currency exchanges. Field examiners conduct the examinations of community currency exchanges on a surprise basis at the actual location of the community exchange. Those found to be in serious violation of the Currency Exchange Act and/or the Rules and Regulations of the Department, among other things, are subject to reexamination to ensure that compliance has been achieved. During FY'85, 716 of these types of examinations were conducted on Illinois community currency exchanges.

The Chief Investigator conducts ambulatory currency exchange inspections. Inspections are conducted on a surprise basis, at the locations of the employer at the time and on the day that the checkcashers are licensed to provide the service. During FY'85, 562 ambulatory currency exchange inspections were conducted.

Examinations are also performed on currency exchanges that are sold. This is done to ensure that the financial position of the exchange remains sound and that provisions are made to protect the outstanding money orders which are considered public funds.

All applications for new community currency exchange licenses or ambulatory licenses are reviewed and investigated by the Currency Exchange Division. Applications for Change of Location, Change of Name, Stock Transfers and Officer Approvals are also investigated by the Division. Division management is continually taking steps to improve and expand the review and investigation process to ensure each application is handled as thoroughly and fairly as possible. Files kept on these applications are better documented than they have been at any time in the past.

Division management also advises the Director on liquidations, which are community currency exchanges that have gone out of business; receiverships, which are community currency exchanges under supervision of a Receiver appointed by the Director, and all currency exchange related litigation.

Division staff deal with a wide range of currency exchange related consumer complaints. Whether it is an allegation of being short-changed, a problem concerning rates being charged or a lost money order, each complaint is hopefully worked through to the satisfaction of the consumer. Part of the success for this can be attributed to the positive relationship the Division has worked toward establishing with the Currency Exchange industry to ensure that the needs of the public are adequately served.

FISCAL YEAR 1985 HIGHLIGHTS

- The Director approved requests for two new additional services to be offered in currency exchanges. In October, the first of the two, mailbox service was initiated. This service allows community currency exchanges, upon completion by the customer of the proper Federal forms, to accept mail for them for a minimal monthly fee. The second new service Western Union Flashcash will allow currency exchanges using the Western Union Omron terminal to offer customers cash advances on Visa and Mastercard. This service has just been approved and will be operational prior to Labor Day.
- Litigation continued in the Cash Currency et al case concerning the 33 Illinois community currency exchanges put in Receivership in January of 1983 and then subsequently going into bankruptcy. In September, arguments were held in the United States District Appeals Court regarding the issue of State versus Federal vis a vis Illinois community currency exchanges being exempt from bankruptcy. In May, the decision came down denying exemption of currency exchanges from bankruptcy.
- In May, Director Fryzel testified before the Federal House Select Committee on Narcotics Abuse and Control. This was a follow-up from the 1977 hearings held by the same committee which among other areas involved "laundering" of money through currency exchanges. The Director was able to relate to this committee that due to the Governor Thompson 1977 "reform legislation" and much tighter and stronger regulation by the Department the problems of 1977 were eradicated.
- The three sets of Currency Exchange Rules and Regulations, after having gone through a five-year review with the Joint Committee on Administrative Rules have been revised, codified and became effective for all licensees to follow.

- Currency Exchange House Bill #2441 passed through both the House and Senate and will become effective upon the Governor signing it. This bill makes three substantive changes in the Act:
    + Change in definition of community currency exchange to make it mandatory that they provide check cashing service
    + Change in determination of surety bond amount for bonds less than $5,000.
    + Change in all sections of Act regarding applicant submissions to include all officers, directors and stockholders.
- Currency Exchange Senate Bill #1192 was passed through both the House and Senate, and signed by the Governor. This bill repeals surety bond requirements in relation to ambulatory currency exchanges.
- Auction held in March for the two currency exchanges placed in receivership in June of 1984. One store was sold at auction. The other, because of the bids being too low, is still on the market.
- The Currency Exchange Division finished FY'85 with a 3% increase in general revenues, a 1% increase in exams conducted and a 38% increase in fines collected.

CURRENCY EXCHANGES IN LIQUIDATION

The following currency exchanges have gone out of business. The funds to cover their outstanding money orders are maintained in a bank account under the Director's jurisdiction. The account must remain open for a minimum of two years from the date of the currency exchange's closing. After two years, the bank account is closed and the balance is remitted to the Unclaimed Property Division.

Belmont Central Currency Exchange
11th and Bond Currency Exchange
Western Van Buren Currency Exchange
Belmont Kimball Currency Exchange

CURRENCY EXCHANGES IN RECEIVERSHIP

A currency exchange is placed in receivership when it is determined by the Director to be insolvent. The receiver is to oversee the operation of the currency exchange, handle all outstanding debts, and make a determination whether or not the currency exchange should be liquidated or returned to the former owner. The following currency exchanges are currently in receivership.

Halsted-Archer Currency Exchange
Racine and 47th Currency Exchange

CURRENCY EXCHANGES UNDER DISPUTED CHAPTER 11 BANKRUPTCY

In January 1983, thirty-three currency exchange corporations were placed under Administrative Receivership by the Director. The owner subsequently declared Chapter 11 Bankruptcy for these corporations. At the end of the fiscal year, five currency exchanges remained under the jurisdiction of a court appointed Federal Bankruptcy Trustee.

Madison Damen Currency Exchange
Lake Marion Currency Exchange
Roosevelt Damen Currency Exchange
Ogden Kedzie Currency Exchange
Cicero Armitage Currency Exchange

CURRENCY EXCHANGES SOLD FROM DISPUTED CHAPTER 11 BANKRUPTCY

Although the matter is still being litigated the following currency exchanges under the contested Chapter 11 Bankruptcy had their closings. The funds to cover their floats (outstanding Money Order Liabilities) are being maintained in separate bank accounts under the Director's name. These remaining funds will be held in the Director's name as trustee for the payment of the unpaid money orders. At the end of a two (2) year period these funds will be remitted to the Unclaimed Property Division of the Department of Financial Institutions to be held for the rightful owner.

FORMER NAME OF CURRENCY EXCHANGE AND ADDRESS	SALE DATE	MONEY ORDERS OUTSTANDING ON SALE DATE	MONEY ORDERS OUTSTANDING AS OF JUNE 30, 1985
1. Jackson Homan C.E., Inc. 3355 W Jackson/Chicago	5-12-84	$ 24,499.97	$ 1,236.25
2. North-Halsted C.E., Inc. 1599 N. Clybourn Ave./Chicago	5-16-84	9,086.39	1,014.80
3. Chicago Central C.E., Ltd. 5533 W. Chicago/Chicago	5-19-84	26,389.61	1,108.12
4. Brementowne C.E., Ltd. 6817 W. 159th St./Tinley Park	5-23-84	17,000.41	1,439.66
5. Central-Division C.E., Inc. 5600 W. Division St./Chicago	5-30-84	24,725.84	1,157.70
6. Broadway Lawrence C.E., Inc. 1115 W. Lawrence Ave./Chicago	6-2-84	51,231.77	5,964.33
7. Ashland Grand C.E., Inc. 504 N. Ashland/Chicago	6-6-84	20,161.68	950.70
8. Laramie Lake C.E., Inc. 5157 W. Lake St./Chicago	6-6-84	25,655.65	1,263.94
9. Kedzie-Carroll C.E., Inc. 345 N. Kedzie/Chicago	6-9-84	12,209.13	1,114.96
10. Pulaski Jackson C.E., Inc. 3952 W. Jackson/Chicago	6-13-84	41,593.59	4,568.79
11. Zenith C.E., Inc. 1938 W. North Ave./Chicago	6-20-84	56,502.22	4,434.11
12. 147th and Loomis C.E., Ltd. 71 E. 147th St./Harvey	6-23-84	17,659.19	1,368.34
13. 69th & Ashland C.E., Inc. 6858 S. Ashland Ave./Chicago	6-26-84	91,454.06	6,281.39
14. Division Damen C.E., Inc. 2001 W. Division/Chicago	7-3-84	50,443.03	2,883.00
15. Roosevelt Austin C.E., Inc. 5929½ W. Roosevelt/Chicago	7-5-84	28,816.83	1,242.12

FORMER NAME OF CURRENCY EXCHANGE AND ADDRESS	SALE DATE	MONEY ORDERS OUTSTANDING ON SALE DATE	MONEY ORDERS OUTSTANDING AS OF JUNE 30, 1985
16. 43rd & Cottage Grove C.E., Inc. 748 E. 43rd St./Chicago	7-19-84	34,884.55	3,892.81
17. 51st & Halsted C.E., Inc. 5058 S. Halsted/Chicago	7-28-84	49,960.97	4,774.35
18. 85th & Burley C.E., Inc. 8501 S. Burley/Chicago	8-7-84	31,129.30	2,428.29
19. 79th & Exchange C.E., Inc. 2935 E. 79th St./Chicago	8-7-84	60,715.46	3,433.57
20. Madison-California C.E., Inc. 2746 W. Madison/Chicago	9-22-84	22,955.03	2,624.32
21. Milwaukee-Ogden C.E., Inc. 780 N. Milwaukee Ave./Chicago	10-28-84	62,236.86	8,147.66
22. 51st & Ashland C.E., Inc. 5105 S. Ashland/Chicago	10-30-84	52,792.96	5,793.94
23. Belmont-Kimball C.E., Inc. 3215 N. Kimball/Chicago	11-24-84	15,298.70	1,753.34
24. Cicero-Chicago C.E., Inc. 752 N. Cicero Ave./Chicago	12-17-84	35,820.40	2,590.10
25. Lake-Pulaski C.E., Inc. 281 N. Pulaski Rd/Chicago	12-17-84	15,882.10	2,309.91
26. Madison-Oak Park C.E., Inc. 805 Madison/Oak Park	1-16-85	12,134.30	1,816.26
27. Chicago-Clark C.E., Inc. 106 W. Chicago/Chicago	3-30-85	25,549.34	5,293.74
28. 59th & Halsted C.E., Inc. 5859 S. Halsted/Chicago	4-1-85	27,907.82	4,098.57
TOTAL		$ 944,697.16	$ 84,985.07

CONSUMER COMPLAINTS

One of the most important and primary jobs of the Currency Exchange Division is the handling of consumer complaints. The Chief Investigator works with the consumer and the currency exchange to help bring resolution to the complaint. If the complaint is of a non-regulatory nature the consumer is directed to the appropriate Department or Agency that can assist. During FY'85, the Currency Exchange Division handled 126 consumer complaints. Of this number approximately 29% concerned money order problems, 10% license problems, 11% poor employee attitudes, 11% utility bill problems and 39% miscellaneous complaints.

	FY'85	FY'84
July	17	6
August	13	9
September	6	11
October	5	7
November	8	5
December	10	3
January	14	10
February	9	10
March	16	17
April	11	20
May	3	19
June	14	11
TOTAL	126	128

TOTAL REVENUE RECEIVED

Revenue generated by the Currency Exchange Division is collected through examination fees, license fees, inspection fees, application fees and fines. The following is a monthly breakdown of these revenues:

	FY'85	FY'84
July	$ 11,229.00	$ 8,687.00
August	13,117.00	11,655.00
September	12,549.00	9,572.00
October	16,246.00	11,571.00
November	84,857.00	76,557.00
December	12,272.00	26,322.00
January	9,857.00	15,187.00
February	16,840.00	11,875.00
March	22,525.00	16,182.00
April	13,920.00	15,925.00
May	15,695.00	17,270.00
June	16,055.00	16,547.00
TOTAL	$ 245,162.00	$ 237,350.00

TOTAL REVENUE BY CATEGORY

	FY '85	FY '84
Community		
Examination Fees	$ 111,525.00	$ 112,575.00
License Fees	69,950.00	67,450.00
Fines	27,975.00	20,200.00
Investigation Fees	10,100.00	13,900.00
Miscellaneous Fees	8,019.00	4,243.00
Ambulatory		
License Fees	14,743.00	15,157.00
Inspection Fees	2,850.00	3,825.00
TOTAL	$ 245,162.00	$ 237,350.00

FINES RECEIVED

Section 4824 of the Currency Exchange Act provides that the Director may fine a licensee for violations of the Act. The majority of these violations resulted from the currency exchanges not having a minimum $5,000 cash position and/or not being in compliance with the posting of maximum rates. The following is a monthly breakdown of these fines:

	FY'85					FY'84				
	Financial Impairments	%	Rate Posting and Other Fines	%	Total	Financial Impairments	%	Rate Posting and Other Fines	%	Total
July	$ 1,300	100%	$ 0	0%	$ 1,300	$ 1,500	100%	$ 0	0%	$ 1,500
August	2,050	95%	100	5%	2,150	1,200	20%	4,750	80%	5,950
September	1,700	43%	2,275	57%	3,975	200	100%	0	0%	200
October	300	100%	0	0%	300	500	100%	0	0%	500
November	1,600	62%	1,000 (1)	38%	2,600	1,800	100%	0	0%	1,800
December	1,600	100%	0	0%	1,600	1,000	100%	0	0%	1,000
January	300	100%	0	0%	300	3,000	100%	0	0%	3,000
February	3,100	55%	2,500	45%	5,600	500	100%	0	0%	500
March	4,700	89%	600	11%	5,300	1,000	91%	100	9%	1,100
April	2,000	98%	50	2%	2,050	3,600	99%	50	1%	3,650
May	1,100	50%	1,100 (2)	50%	2,200	1,000	100%	0	0%	1,000
June	600	100%	0	0%	600	0	0%	0	0%	0
Totals	$ 20,350	73%	$ 7,625	27%	$ 27,975	$ 15,300	76%	$ 4,900	24%	$20,200

(1) Includes $1,000 for violation of Sections 4802 and 4807 of Currency Exchange Act.
(2) Includes $1,000 for violation of Regulation #1.

UNCLAIMED PROPERTY COLLECTED BY THE CURRENCY EXCHANGE DIVISION

The following monies represent unclaimed money orders over seven years old remitted by currency exchanges as a result of examinations conducted by the Currency Exchange staff. These funds are turned over to the Department's Unclaimed Property Division and held by the State in perpetuity until the owner or heir comes forward.

	FY'85	FY'84
July	$ 11,913.00	$ 39,665.00
August	12,331.00	30,929.00
September	48,886.00	35,363.00
October	26,642.00	17,003.00
November	21,800.00	47,305.00
December	26,185.00	8,791.00
January	36,831.00	32,797.00
February	45,370.00	42,312.00
March	66,200.00	42,760.00
April	60,644.00	47,240.00
May	90,396.00	70,761.00
June	59,950.00	60,174.00
TOTAL	$ 507,148.00	$ 475,100.00

COMMUNITY CURRENCY EXCHANGES EXAMINATIONS COMPLETED

Working with a staff of seven field examiners, the Currency Exchange Division conducted 716 examinations during FY'85 which included statutory examinations, sales, liquidations, consolidations, and reexaminations of impaired currency exchanges.

	FY'85	FY'84
July	39	29
August	48	47
September	54	50
October	73	41
November	37	58
December	46	58
January	67	50
February	57	*111
March	61	63
April	79	54
May	74	77
June	81	66
TOTAL	716	704

* Includes 33 community currency exchanges under Chapter 11 Bankruptcy.

COMMUNITY CURRENCY EXCHANGE APPLICATION TRANSACTIONS

	New		Sales		Change of Locations		Name Changes/Incorporations Stock Sales/Partnerships/Other		Total	
	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84
July	1	3	2	7	4	3	3	1	10	14
August	3	1	4	2	3	3	2	0	12	6
September	3	4	2	0	3	2	15	10	23	16
October	2	5	1	5	1	5	2	1	6	16
November	1	3	2	1	3	4	2	3	8	11
December	2	0	4	12	0	2	3	2	9	16
January	4	1	3	7	2	0	9	1	18	9
February	5	2	5	9	0	3	1	5	11	19
March	3	2	6	18	2	3	3	7	14	30
April	1	2	2	4	1	2	0	5	4	13
May	3	2	7	9	1	5	4	0	15	16
June	2	2	3	7	1	3	5	4	11	16
TOTAL	30	27	41	81	21	35	49	39	141	182

COMMUNITY CURRENCY EXCHANGE APPLICATIONS - APPROVED*

	New		Sales		Change of Locations		Name Changes/Incorporations Stock Sales/Partnerships/Other		Total	
	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84	FY'85	FY'84
July	1	0	13	4	2	1	4	0	20	5
August	4	4	2	5	4	1	1	2	11	12
September	3	0	6	0	2	4	3	0	14	4
October	0	0	2	4	4	3	1	2	7	9
November	1	4	1	2	1	3	14	10	17	19
December	2	2	1	8	1	3	2	1	6	14
January	3	2	6	2	2	3	6	0	17	7
February	1	0	3	6	1	1	3	1	8	8
March	4	0	6	6	0	1	4	5	14	12
April	5	1	6	10	1	1	2	7	14	19
May	2	4	1	11	2	2	3	2	8	19
June	1	0	4	5	1	4	4	6	10	15
TOTAL	27	17	51	63	21	27	47	36	146	143

* Does not correspond to number of applications submitted in particular month. May include approvals of applications submitted in previous months.

NEW COMMUNITY CURRENCY EXCHANGE LICENSES ISSUED FY'85

Eighteen licenses were issued this Fiscal Year to open new community currency exchanges at specific locations. No licenses were issued to open new currency exchange business in Chicago.

Algonquin Busse Currency Exchange, Inc.
1725 West Algonquin Road
Mt. Prospect, Illinois 60056

Antioch Currency Exchange, Ltd.
500 Orchard Street
Antioch, Illinois 60002

Barney Drive Currency Exchange, Inc.
60 Barney Drive
Joliet, Illinois

Cashco Enterprises, Inc.
d/b/a River Run Currency Exchange
20518 Highway 21
Deerfield, Illinois 60015

Cress Currency Exchange, Inc.
2002 North 54th Street
Washington Park, Illinois 62204

Dempster Landings Currency Exchange, Inc.
2606 C East Dempster
Des Plaines, Illinois 60016

East Chicago Heights Currency Exchange, Inc.
1346 Werline Avenue
East Chicago Heights, Illinois 60411

Fox Valley Currency Exchange, Inc.
592 South Route 59
Naperville, Illinois 60540

Hazelcrest Stonebridge Currency Exchange, Inc.
17501-B South Kedzie
Hazelcrest, Illinois 60429

Mid Oak Currency Exchange, Inc.
4800B West 148th Street
Midlothian, Illinois 60445

Mundelein Currency Exchange, Inc.
366 East Townline Road
Mundelein, Illinois 60060

Palatine North Currency Exchange, Inc.
1200 East Dundee Road
Palatine, Illinois 60007

Route 3 Currency Exchange, Inc.
2398 Mississippi Avenue
Sauget, Illinois 62201

Sheridan Road Currency Exchange, Inc.
225 South Sheridan Road
Peoria, Illinois 61605

Tri City Currency Exchange, Inc.
2039 Route 38
St. Charles, Illinois 60174

Victory Currency Exchange
9911 South Roberts
Palos Heights, Illinois

Westchester Currency Exchange, Inc.
11055A West Roosevelt Road
Westchester, Illinois 60153

West Chicago Currency Exchange, Inc.
141 West Roosevelt Road
West Chicago, Illinois 60185

COMMUNITY CURRENCY EXCHANGE INDUSTRY
ACTIVITY INCOME

	September 1984 Based on 640 *Community Currency Exchanges	Percent of Income	September 1983 Based on 577 *Community Currency Exchanges	Percent of Income
Check Cashing Fees	$ 49,302,582	69%	$ 44,060,172	68%
Money Order Fees	9,157,923	13%	8,077,657	13%
License Fees	7,462,163	10%	6,728,490	10%
Utilities Fees	1,947,590	3%	1,823,451	3%
Other Income	3,920,333	5%	3,750,582	6%
TOTAL FEES	$ 71,790,591	100%	$ 64,440,352	100%

* Figures are taken from the last two annual reports filed with the Department.

AMBULATORY INSPECTIONS

An inspection involves the Division investigator being present on the premises of the employer at the time the check cashing is to take place in order to ensure that the service rendered is in accordance with the Rules and Regulations of the Department.*

	FY'85	FY'84
July	0	0
August	0	0
September	0	0
October	0	65
November	38	29
December	37	77
January	103	66
February	92	107
March	92	107
April	56	39
May	71	33
June	73	7
TOTAL	562	530

* Based on number of licenses in effect at beginning of respective Fiscal Year minus licenses turned in for discontinued service.

AMBULATORY CURRENCY EXCHANGE APPLICATIONS - SUBMITTED/APPROVED

During the course of FY'85 the Currency Exchange Division approved a total of 49 applications for ambulatory currency exchange locations. Of the 52 submitted in FY'85, 94% were approved.

	Submitted		Approved*	
	FY'85	FY'84	FY'85	FY'84
July	11	5	3	10
August	12	7	11	4
September	6	8	9	9
October	7	7	5	4
November	4	5	6	6
December	1	8	3	8
January	2	5	1	4
February	4	4	2	5
March	1	8	4	1
April	2	2	1	6
May	2	3	3	4
June	0	5	1	3
TOTAL	52	67	49	64

* Does not correspond to number of applications submitted in particular month. May include approvals of applications submitted in previous months.

COMPARISON OF LICENSES ISSUED BY MONTH FOR AMBULATORY CURRENCY EXCHANGES

The Currency Exchange Division processed applications for new Ambulatory Currency Exchanges. Each application is investigated by the Department and if the criteria under Section 4811 of the Currency Exchange Act is satisfied, a license is issued. The following is a list, by month, of ambulatory licenses issued for FY84 and FY85.

	FY'85	FY'84
July	3	10
August	11	4
September	9	9
October	5	4
November	6	6
December	3	8
January	1	4
February	2	5
March	4	1
April	1	6
May	4	4
June	1	3
TOTAL	50	64

NEW AMBULATORY CURRENCY EXCHANGE LICENSES ISSUED FY'85

There were 49 new ambulatory currency exchange licenses issued in FY'85. The total number of ambulatory licenses active at the end of FY'85 was 558 as compared to 552 licenses at the beginning of FY'85.

Name	Address	City
Aztlan Community Industries	1112 E. 87th St.	Chicago
Ideal Box Co.	4800 S. Austin Ave.	Chicago
National Safety Council	1815 Landmeier Dr.	Elk Grove Village
Revere Photo Plate	815 Jefferson	Chicago
John V. Lucas Co., Inc.	4100 W. 40th St.	Chicago
James Electronics	4111 N. Rockwell	Chicago
Arlington Metals Corp.	11355 W. Franklin Ave.	Franklin Park
Medalist Champion Screw Co.	2429 W. 25th St.	Chicago
Emerson Electric-Northwestern Electric Co. Div.	1750 Springfield	Chicago
University of Chicago Press	11030 S. Langley	Chicago
Lenz Electric Mfg. Co.	1751 N. Western	Chicago
Synchro-Start Products, Inc.	8109 N. Lawndale	Skokie
Synchro-Start Products, Inc.	8151 N. Ridgeway	Skokie
RE-MI Foods, Inc.	1201 Tonne	Elk Grove Village
DeVry, Inc.	3300 N. Campbell	Chicago
Zipatone, Inc.	150 Fencl Lane	Hillside
J.S. Paluch Publishing Co.	3825 N. Willow Rd.	Schiller Park
J.S. Paluch Publishing Co.	3800 River Road	Schiller Park
Graymills Corp.	3705 N. Lincoln Ave.	Chicago
Dacor Corp.	161 Northfield Rd.	Northfield
Crawford Steel Co.	3141 W. 36th Pl.	Chicago
Soiltest, Inc.	2205 Lee St.	Evanston
Sanford Corp.	2740 Washington Blvd.	Bellwood
LaRabida Children Hospital and Research Center	E. 65th St. at Lake Michigan	Chicago
Federal Reserve Bank of Chicago	230 S. LaSalle St.	Chicago
Kukla Press, Inc.	855 Morse	Elk Grove Village
Licon Division, Illinois Tool Works	6615 W. Irving Park Rd.	Chicago
Best Cutting Die Co.	4108 N. Rockwell St.	Chicago
Burrell Belting Co.	7501 N. St. Louis	Chicago
J.D. Brauner	1735 N. Ashland Ave.	Chicago
Alnor Instruments Co.	7555 N. Linder	Skokie
Allrite Sheet Metal, Inc.	2950 Commerce St.	Franklin Park
Industrial Research Products, Inc.	321 Bond St.	Elk Grove Village
Victory Beauty Supply Co.	205 Fencl Lane	Hillside
Precision Carbide Tool Co.	1030 W. Wrightwood	Chicago
R.S. Owens & Co., Inc.	5535 N. Lynch	Chicago
Airguide Instruments	2210 W. Wabansia	Chicago
Continental White Cap	1819 N. Major Ave.	Chicago
Creative Label, Inc.	2450 Estes Ave.	Elk Grove Village
C. Creators & Co.	3243 N. California Ave.	Chicago
Interstate Brands Corp. Butternut Bread Div.	44 E. Garfield Blvd.	Chicago
Royal Crown Bottling Co. of Chicago	2801 W. 47th St.	Chicago
U.S Robotics, Inc.	8100 N. McCormick	Skokie
Middleby Marshall, Inc.	7425 Croname Rd.	Niles
Kester Solder	4301 W. Diversey	Chicago
Paache Airbrush Co.	7440 W. Lawrence	Harwood Heights
GCA Corp., Instruments and Equipment Group	1990 N. Mannheim Rd.	Melrose Park
Allstate Insurance Co.	900 Skokie Blvd.	Northbrook
Spiegels, Inc.	854 Golf Lane Rd.	Bensenville

DIRECTORY
COMMUNITY CURRENCY EXCHANGES

CITY	NAME	ZIP CODE
	Champaign County	
Champaign	Illini Currency Exchange Inc. 607 E. Green St	61820
	Cook County	
Alsip	Alsip Curr Exch 11638-B S Pulaski Road	60658
Arlington Heights	Arlington Hts Curr Exch Ltd 6 W Campbell St	60005
Bellwood	St Charles Rd Curr Exch Inc 2801 W St Charles Rd	60104
Berwyn	Berwyn Curr Exch Inc 6232 W Cermak Rd	60402
	Berwyn Plaza Curr Exch Inc 6917 W Ogden Ave	60402
	Cermak Plaza Curr Exch Inc 7183 Cermak Plaza	60402
Blue Island	Blue Island Curr Exch Inc 2408 W Vermont St	60406
Bridgeview	Southfield Curr Exch 8713 S Harlem	60455
Broadview	Broadview Curr Exch Inc 1722 W Roosevelt	60155
Brookfield	Brookfield Curr Exch Inc 9450 W Ogden	60513
Buffalo Grove	Buffalo Grove Curr Exch Inc 1405 W Dundee Rd	60090
Burbank	Garden Gate Curr Exch Inc 7911 S Narragansett Ave	60459
	State Road Curr Exch 6322 W 87th St	60459
Calumet City	Calumet City Curr Exch Inc 592 Burnham	60409
	Cal-Park Curr Exch Inc 1431 W 127th St	60643
	Smiling Plaza Curr Exch Inc 1674 Dolton Rd	60409
Chicago	#4 HGF Inc 3932 S Wentworth Ave	60609
	#1 Local Curr Exch Inc 3209 N Elston Ave	60618

CITY	NAME	ZIP CODE
	Cook County	
Chicago	#1 Ogden Hill Curr Exch Inc 6252 S Ashland	60636
	#10 Check Agencies Inc 6250 S King Dr	60637
	#12 Check Agencies Inc 600 S Pulaski Rd	60624
	#2 HGF Inc 301 W 47th St	60609
	#3 HGF Inc 1954 W Lake St	60612
	#30 Check Agencies Inc 201 E 71st St	60619
	#44 Check Agencies Inc 2913 S Vernon	60616
	#5 HGF Inc 3444 W Ogden	60623
	#6 Check Agencies Inc 2204 S Pulaski	60623
	ABC Curr Exch Ltd 4125 S State St	60609
	Ace Curr Exch Inc 2200 W Taylor St	60612
	Acme Curr Exch Inc 212 W Washington	60606
	Addison Central Curr Exch Co Inc 3656 N Central	60634
	Addison-Lincoln Curr Exch Inc 1812 W Addison	60613
	Addison-Western Curr Exch Inc 3751 N Western Ave	60618
	Airport Curr Exch Inc 4658 W 63rd St	60629
	Albany Park Curr Exch #2 Inc 4752 N Pulaski Rd	60630
	All Service Curr Exch 1601 N Milwaukee Ave	60647
	Archer-Austin Curr Exch 6140 Archer Ave	60630
	Archer-Cicero Curr Exch 5354½ S Archer Ave	60632

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Archer Curr Exch Inc 4004 S Archer Ave	60632
	Archer-Harlem Curr Exch Inc 7121 Archer Ave	60638
	Archer-Nash Curr Exch Inc 6611 W Archer Ave	60638
	Archer-Throop Curr Exch 2807 S Archer Ave	60608
	Archer and 43rd at Troy CE Inc 4312 S Archer	60632
	Argyle Sheridan Curr Exch Inc 1105 W Argyle St	60640
	Armitage-California Curr Exch Inc 2759 W Armitage Ave	60647
	Armitage at Grand Curr Exch Inc 5054 W Armitage Ave	60639
	Armitage Kedzie Curr Exch Ltd 3200 W Armitage Ave	60647
	Armitage-Racine Curr Exch Inc 1166 W Armitage	60614
	Arrow Curr Exch Inc 2149½ W Cermak Rd	60611
	Ashland & 18th Curr Exch Inc 1725 S Ashland Ave	60608
	Ashland-51st Money Exch Inc 5105 S Ashland Ave	60609
	Ashland & 42nd Curr Exch Inc 4200 S Ashland Ave	60609
	Ashland at 47th Curr Exch Inc 4655 S Ashland Ave	60609
	Ashland Diversey Curr Exch Inc 2753 N Ashland Ave	60614
	Ashland Irving Park Curr Exch Inc 3959 N Ashland Ave	60613
	Ashland-21st Street Curr Exch Inc 2023 S Ashland Ave	60608
	Ashland Lake Curr Exch Inc 1564 W Lake St	60612
	Associated Curr Exch #5 Inc 4450 W Harrison	60624

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Atlas Curr Exch 2004 W Armitage Ave	60647
	Austin-Chicago Curr Exch Inc 5946 W Chicago Ave	60651
	AZ Zenith Curr Exch Inc 1938 W North Ave	60622
	Azteca Curr Exch Inc 4327 W 26th St	60623
	Bel-Oak Curr Exch Inc 6737 W Belmont Ave	60634
	Belmont Oakley Curr Exch Inc 2300 W Belmont	60618
	Berwyn Broadway Curr Exch 1135 W Berwyn St	60640
	Bonibill Curr Exch Inc #2 1856 W Pershing Rd	60609
	Bridgeport Curr Exch Inc 748 W 35th St	60616
	Broadway Cashiers Inc 1115 W Lawrence Ave	60640
	Broadway-Cornelia Curr Exch Inc 3477 N Broadway	60657
	Broadway Irving Curr Exch Inc 3951 N Broadway	60613
	Broadway Montrose Curr Exch Inc 1002 W Montrose Ave	60613
	Bryn Mawr "L" Curr Exch Inc 1127 W Bryn Mawr Ave	60640
	Cal Harrison Curr Exch Inc 2801 W Harrison St	60612
	Cal-Touhy Curr Exch Co 2829 W Touhy	60645
	California-Milwaukee Curr Exch Inc 2308 N Milwaukee Ave	60647
	California-Madison Curr Exch Inc 2746 W Madison St	60612
	California-63rd Curr Exch Inc 2749 W 63rd St	60629
	Calumet Curr Exch Inc 2961 E 87th St	60617

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Canal-Van Buren Curr Exch 510 W Van Buren	60607
	Cash-It-Here Inc #6 3173 N Lincoln Ave	60657
	Cash-It-Here Inc #1 1214 N Ashland Ave	60622
	Cash-It-Here Inc #2 3837 N Broadway	60613
	Cash-It-Here Inc #3 824 W Belmont	60657
	Central Park-Cermak C E Inc 3609 W Cermak Rd	60623
	Central Park & 16th C E Inc 3616 W 16th St	60623
	Central and Fullerton C E Inc 5550 W Fullerton Ave	60639
	Cermak Halsted Curr Exch Inc 2145 S Halsted St	60608
	Chap Curr Exch Inc 555 W 31st St	60616
	Check Cashing Place of Chicago Inc 206 W Van Buren St	60607
	Chicago-Cicero Curr Exch Inc 759 N Cicero Ave	60644
	Chicago-Clark Curr Exch Inc 106 W Chicago Ave	60610
	Chicago-Crawford Curr Exch Corp 3944 W Chicago Ave	60651
	Chicago Curr & Check Exch Inc 4463 W Lawrence Ave	60630
	Chicago Grand Curr Exch Inc 2934 W Grand Ave	60622
	Chicago Kedzie Curr Exch Inc 801 N Kedzie Ave	60651
	Chicago-Milwaukee-Ogden Curr Exch Inc 780 N Milwaukee Ave	60622
	Chicago-Rush Curr Exch Inc 62 E Chicago Ave	60611

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Chicago Ridgeway Curr Exch Corp 3721½ W Chicago Ave	60651
	Chicago Sedgwick Curr Exch Inc 370 W Chicago Ave	60610
	Chicago Western Curr Exch Inc 738 N Western Ave	60612
	Cicero Belmont Curr Exch Inc 4764 W Belmont Ave	60641
	Cicero-Armitage Curr Exch Inc 1950 N Cicero Ave	60639
	Cicero and 47th Curr Exch Inc 4628 S Cicero Ave	60638
	Cicero-Irving Curr Exch Inc 3942 N Cicero Ave	60641
	Cicero-Jackson Curr Exch Inc 301 S Cicero	60644
	Cicero-Lake Curr Exch Inc 352 N Cicero Ave	60644
	Cicero Madison Curr Exch Inc 6 S Cicero Ave	60644
	Clark-Devon Curr Exch Inc 6337 N Clark	60660
	Clark Diversey Curr Exch Inc 2735 N Clark	60614
	Clark & Ridge Curr Exch #2 Inc 5918 N Clark St	60660
	Clark Sheffield Curr Exch 3420 N Clark St	60657
	Clearing Curr Exch Inc 6344 S Central	60638
	Clinton Lake Curr Exch Inc 166 N Clinton	60606
	Colonial Curr Exch Inc 12719 S Halsted	60628
	Columbia Curr Exch Inc 2136 S Indiana Ave	60616
	Commercial Curr Exch Inc 3363 W North Ave	60647
	Concourse Curr Exch 116 N Canal	60606

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Cornell M O Agency Inc 1857 W 51st St	60609
	Cottage Curr Exch Inc 748 E 43rd St	60653
	Cottage-63rd Curr Exch Inc 800 E 63rd St	60637
	Cottage Grove-93rd C E Inc 9307 S Cottage Grove Ave	60619
	Cottage-47th Exch Inc 4638 S Cottage Grove Ave	60615
	Cottage-83rd Curr Exch Inc 8237 S Cottage Grove	60619
	County Curr Exch Inc 1923 W Ogden Ave	60612
	Crest Curr Exch Inc 5306 Milwaukee Ave	60630
	Crestline Manor Curr Exch 4018 W 79th St	60652
	Damen Division Money Exchange Inc 2001 W Division St	60622
	Damen Farragut Curr Exch Inc 5232 N Damen Ave	60625
	Damen North Curr Exch Inc 1568 N Damen Ave	60622
	Damen Roscoe Curr Exch Inc 2004 W Roscoe St	60618
	Dayton Curr Exch Inc 3960 S Cottage Grove	60653
	Devon Central Curr Exch Inc 5429 W Devon Ave	60646
	Devon Western Curr Exch Inc 2350 W Devon	60659
	Diversey Clybourn Curr Exch Inc 2803 N Clybourn Ave	60618
	Diversey Kedzie Curr Exch Inc 3156 W Diversey Ave	60647
	Diversey Kostner Check Cashers, Inc 4359 W Diversey Ave	60639
	Diversey-Laramie Curr Exch Inc 5210½ W Diversey	60639

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Diversey-Southport Curr Exch Inc 2752 N Southport	60614
	Division-California Curr Exch Inc 2745 W Division St	60622
	Division Campbell Curr Exch Inc 2501 W Division St	60622
	Division-Central Curr Exch Inc 5600 W Division St	60651
	Division-Clark Curr Exch 113 W Division St	60610
	Division Clybourn Curr Exch Ltd 460 W Division St	60610
	Division-Kostner Curr Exch Inc 4357 W Division	60651
	Division-Spaulding Curr Exch Inc 3305 W Division St	60651
	Division Wells Curr Exch Inc 172 W Division	60610
	East Side Curr Exch 10108 S Ewing	60617
	Eastwood Rockwell Curr Exch Inc 4652 N Rockwell St	60625
	Economy Curr Exch Ltd 747 W Armitage	60614
	Eddy Curr Exch Inc 3527 N South Port	60657
	Elston-Cortland Curr Exch Inc 1836 N Elston Ave	60622
	Elston-Damen Curr Exch Inc 2378 N Elston Ave	60614
	Elston Kedzie Curr Exch Inc 3547 N Elston	60618
	FN & A Curr Exch Inc 5913 S Ashland Ave	60636
	Fairfield Curr Exch Inc 2560 W Cermak Rd	60608
	Federal Curr Exch Inc 744 N Damen Ave	60622
	Foster Park Curr Exch Inc 8252 S Ashland	60620

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Fullerton Cicero Curr Exch 2324 N Cicero	60639
	Fullerton Curr Exch Inc 1369 W Fullerton Ave	60614
	Fullerton-Keeler Curr Exch Inc 4217 W Fullerton	60639
	Fullerton Kimball Curr Exch Inc 3408 Fullerton Ave	60647
	G G G Curr Exch Inc 1559 S Pulaski Rd	60623
	Garfield-Indiana Curr Exch Inc 5500 S Michigan Ave	60637
	Grand-Ashland Check Cashers Inc 504 North Ashland Ave	60622
	Grand-Austin Curr Exch Inc 5958 W Grand Ave	60639
	Grand-Hamlin Curr Exch Inc 3746 W Grand Ave	60651
	Grand-Milwaukee-Halsted C E Inc 732 W Grand Ave	60610
	Grand-Racine Curr Exch Inc 1207 W Grand Ave	60622
	Grand-State Curr Exch 9 W Grand Ave	60610
	Grand Western Curr Exch Inc 2355 N Grand Ave	60612
	Great Lakes Curr Exch Inc 832 W Fullerton Ave	60614
	Great Northern Curr Exch Inc 1017 W Belmont Ave	60657
	Gresham Curr Exch Inc 915½ W 87th St	60620
	Halsted Jackson Curr Exch Inc 230 S Halsted St	60606
	Halsted & 69th Curr Exch Inc 6903 S Halsted St	60621
	Halsted-74th Curr Exch 7356-58 S Halsted St	60621
	Halsted-51st Curr Exch Inc 5058 S Halsted St	60609

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Halsted-55th Curr Exch Inc 5450 S Halsted	60609
	Harlem-Foster Curr Exch Inc 7218A W Foster Ave	60631
	Harper-Court Curr Exch Inc 5222½ Harper	60615
	Harrison-Canal Curr Exch Inc 516 W Harrison St	60607
	Harrison-Kedzie Curr Exch #2 Inc 736 S Kedzie St	60612
	Harrison-Laramie Curr Exch Inc 524 S Laramie St	60644
	Harvard and 63rd Curr Exch Inc 319 W 63rd St	60621
	Hegewisch Curr Exch Inc 13412 S Brandon	60633
	Homan-Jackson Curr Exch Ltd 3355 W Jackson Blvd	60624
	Home Curr Exch 1805 S Blue Island Ave	60608
	Howard-Paulina Curr Exch Inc 1643 W Howard St	60626
	Humboldt Park Curr Exch Inc 1551 N California St	60622
	Independence-Roosevelt Curr Exch Inc 3717 W Roosevelt St	60624
	Irving-Austin Curr Exch Inc 6017 W Irving Park Rd	60634
	Irving Kedzie Curr Exch Inc 3158 W Irving Park Rd	60618
	J. P. Curr Exch Inc 3958 W Jackson Blvd	60624
	Jackson Curr Exch Corp 6701 S Damen	60636
	Jackson Curr Exch Corp #2 1943 W 79th St	60636
	Jackson State Curr Exch Inc 19 W Jackson Blvd	60604
	Kedzie and 103rd Street C E Inc 3211 W 103rd St	60655

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Kedzie Cermak Curr Exch Inc 2210 S Kedzie Ave	60623
	Kedzie Lawrence Curr Exch Inc 4752 N Kedzie Ave	60625
	Kedzie-Madison Curr Exch Inc 11 S Kedzie	60612
	Kedzie North Curr Exch Inc 3200 W North Ave	60647
	Kedzie-31st Curr Exch Inc 3045 S Kedzie St	60623
	Kedzie-Wilson Curr Exch Inc 4551 N Kedzie	60625
	Kilbourn & Armitage Curr Exch Inc 4459 W Armitage Ave	60639
	Kimball Lawrence Curr Exch Inc 3421 W Lawrence	60625
	Klug Curr Exch Inc 5356 N Clark St	60640
	Kostner-16th Curr Exch Inc 4358 W 16th St	60623
	L & LB Curr Exch Inc 1599 N Clybourn	60622
	Lake Curr Exch Inc 3204 W Lake St	60624
	Lake & Western Curr Exch Inc 2351 W Lake St	60612
	Lake Shore #1 Inc 3306 N Broadway	60657
	Lake-California Curr Exch Inc 2757 W Lake St	60612
	Lake-Halsted Curr Exch Inc 182 N Halsted	60606
	Lake-Laramie Check Cashers Inc 5157 W Lake St	60644
	Lake Meadows Curr Exch Inc 3477 S Martin Luther King Dr	60616
	Laramie-Division Curr Exch Inc 5152 W Division St	60651
	Laramie North Curr Exch Inc 5200 W North Ave	60639

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Lawn Manor Curr Exch Inc 6252 S Kedzie Ave	60629
	Lawrence Damen Curr Exch Inc 4753 N Damen Ave	60625
	Liberty Curr Exch Inc 3653 E 106th St	60617
	Lincoln Ave Curr Exch 5641 N Lincoln Ave	60645
	Lincoln Village Curr Exch Inc 6109B N Lincoln Ave	60659
	Lincoln-Foster Curr Exch Inc 5118 N Lincoln Ave	60625
	Lincoln-Fullerton Curr Exch Inc 2410 N Lincoln Ave	60614
	Lincoln George Curr Exch Inc 2900 N Lincoln Ave	60657
	Lincoln-Lawrence Curr Exch 4758 N Lincoln Ave	60625
	Logan Square Curr Exch Inc 2565 N Milwaukee	60647
	Loganite Curr Exch Inc 2821 N Milwaukee	60618
	Loyola "L" Curr Exch Inc 6542 N Sheridan Rd	60626
	Madison-Central Curr Exch Inc 5628 W Madison St	60644
	Madison-Damen Curr Exch Inc 1958 W Madison St	60612
	Madison-Laramie Curr Exch Inc 5156 W Madison St	60644
	Madison Morgan Curr Exch Inc 1011 W Madison St	60607
	Madison-Pulaski Curr Exch Inc 3938 W Madison St	60624
	Madison-Racine Curr Exch Inc 1152 W Madison St	60607
	Madison-Whipple Curr Exch Inc 3022 W Madison St	60612
	Merchants Curr Exch #2 111 W Washington St	60602

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Michigan & 103rd C E Inc 10251 S Michigan Ave	60628
	Michigan Ave & 114th C E Inc 11415 S Michigan Ave	60628
	Michigan and Randolph C E Inc 151 N Michigan Ave	60601
	Mid-City Curr Exch Inc 3565 W Armitage	60647
	Milwaukee Addison Curr Exch Inc 3589 N Milwaukee Ave	60641
	Milwaukee-Montrose Curr Exch Inc 5033 W Montrose Ave	60641
	Milwaukee Pulaski Curr Exch 3305 Milwaukee Ave	60641
	Milwaukee-Western Curr Exch Inc 1955 N Western Ave	60647
	Modern Curr Exch Inc 4315 N Central Ave	60634
	Montrose and Elston Curr Exch Inc 4359 N Elston	60641
	Montrose Kimball Curr Exch #4 Inc 3345 W Montrose	60618
	Montrose Ravenswood Curr Exch Inc 1808 W Montrose	60613
	Morgan Park Curr Exch Inc 1977 W 111th St	60643
	Morse Avenue Curr Exch Inc 1356 W Morse Ave	60626
	New Belmont at Milwaukee C E Inc 3909 W Belmont Ave	60618
	New Clark Harrison Curr Exch Inc 553 S Clark St	60605
	New Clark-Morse Curr Exch Inc 6954 N Clark St	60626
	New Damen Grand Curr Exch Inc 2003 W Grand Ave	60612
	New Diversey California Curr Exch Inc 2819 W Diversey	60647
	New Division Dearborn Curr Exch Inc 43 W Division St	60612
Chicago	New Division-Pulaksi Curr Exch Inc 3947 W Division St	60651
	New Granville Broadway Curr Exch Inc 1135 W Granville St	60660
	New Halsted Archer Curr Exch Inc 2497 S Archer Ave	60616
	New Irving Park-Elson C E Inc 3555 Irving Park Rd	60618
	New Lake-Central Curr Exch Inc 338½ N Central Ave	60644
	New Madison Curr Exch Inc 1664 W Madison St	60612
	New Madison State Curr Exch Inc 7 W Madison St	60602
	New Lake-Wabash Curr Exch Inc 61 E Lake St	60601
	New Mt Greenwood Curr Exch Inc 11023 S Kedzie	60655
	New Pulaski-Fullerton C E Inc 3958 W Fullerton Ave	60639
	New Racine Taylor Curr Exch Inc 1153 W Taylor St	60607
	New Roosevelt Curr Exch Inc 1537 W Roosevelt Road	60608
	New Rush Curr Exch Inc 941 N Rush St	60611
	New Stockyard Curr Exch Inc 4651 S Halsted St	60609
	New Wilson-Western Curr Exch Ltd 4604 N Western Ave	60625
	New 8th & Wabash Curr Exch Inc 704 S Wabash Ave	60605
	New 18th & Halsted Curr Exch Inc 1818 S Halsted St	60608
	New 85th & Burley Curr Exch Inc 8501 S Burley	60617
	New 51st & King Drive Curr Exch Inc 5050 Martin Luther King Dr	60615
	New 51st & Princeton Curr Exch Inc 256 W 51st St	60609

CITY	NAME	ZIP CODE
	Cook County	
Chicago	New 51st & State Curr Exch Inc 5105 S State St	60609
	New 75th & Exchange Curr Exch Inc 2640 E 75th St	60649
	New 79th & Exchange Curr Exch Inc 2935 E 79th St	60649
	New 69th & Racine Curr Exch Inc 6900 Racine Ave	60636
	New 6311 Cottage Grove Curr Exch Ltd 6311 S Cottage Grove Ave	60637
	New 35th & Indiana Curr Exch Inc 126 E 35th St	60616
	North & Austin Curr Exch Inc 6006½ W North Ave	60639
	North Avenue-Ashland Curr Exch Inc 1604 W North Ave	60622
	North Avenue-Sedgwick Curr Exch Inc 407 W North Ave	60610
	North-Central Curr Exch Ltd 5549 W North Ave	60651
	North-Cicero Curr Exch Inc 1549 N Cicero Ave	60651
	North at Grand Curr Exch Inc 4343 W North Ave	60639
	North & Pulaski Curr Exch Inc 4009 W North Ave	60639
	North & Rockwell Curr Exch #5 Inc 2557 W North Ave	60647
	North & Western Curr Exch Inc 1555 N Western Ave	60622
	Northcenter Curr Exch 4002 N Lincoln Ave	60618
	Norwood Park Curr Exch Inc 6130 Northwest Highway	60631
	Ogden-Kedzie Curr Exch Ltd 3166 W Ogden Ave	60623
	Ogden North Curr Exch Inc 541 W North Ave	60610
	Ogden-California Curr Exch Inc 2707 W Ogden	60608

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Park West Curr Exch Inc 2341 N Clark St	60614
	Personal Service C E #2 Ltd 1556 W 35th St	60609
	Publix Curr Exch Inc 2102 Clark St	60614
	Pulaski & Armitage Curr Corp 2004 N Pulaski Rd	60639
	Pulaski-Archer Curr Exch 4932½ S Pulaski Rd	60632
	Pulaski-Diversey Curr Exch Inc 3937 W Diversey	60647
	Pulaski-Lake Curr Exch Inc 281 N Pulaski	60624
	Racine & 47th Curr Exch 1213 W 47th St	60609
	Racine & 63rd Curr Exch Inc 1200½ W 63rd St	60636
	Racine & 74th Curr Exch Inc 7349½ S Racine	60636
	Racine & 83rd Curr Exch Inc 8258 S Racine	60620
	Racine-59th Curr Exch Inc 5901 S Racine Ave	60636
	Racine & 79th C E Inc 7900 S Racine	60620
	Randolph & Clark Curr Exch Inc 78 W Randolph	60601
	Randolph LaSalle Curr Exch Inc 172 W Randolph St	60601
	Randolph State Curr Exch Inc 22 W Randolph	60601
	Ravenswood Wilson Curr Exch Inc 1771-A W Wilson Ave	60640
	Roosevelt California Curr Exch Inc 2806 W Roosevelt Rd	60612
	Roosevelt-Damen Curr Exch Inc 2009 W Roosevelt Rd	60608
	Roosevelt-Pulaski Curr Exch Inc 4003 W Roosevelt Rd	60624

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Roosevelt-Racine Curr Exch Inc 1233 W Roosevelt Rd	60608
	Roosevelt-Wabash Curr Exch Inc 32 E Roosevelt Rd	60605
	Roosevelt Western Curr Exch Inc 1143 S Western Ave	60612
	Root & Halsted Curr Exch 4141 S Halsted St	60609
	Savoy Curr Exch Inc 4333 W Madison St	60624
	Schrik Curr Exch Inc 5135 W Chicago Ave	60651
	Scottsdale Curr Exch Inc 7935 S Cicero	60652
	Security Curr Exch Co #6 1634 W Chicago Ave	60622
	Sheridan "L" Curr Exch 3952 N Sheridan Rd	60613
	Sheridan Wilson Curr Exch Inc 4605 N Sheridan Rd	60640
	South Chicago Curr Exch Inc 3007 E 92nd St	60617
	South Shore Curr Exch Inc 2110 E 71st St	60649
	Southport Curr Exch Inc 2153 N Southport	60614
	Southwest Curr Exch Inc 3457 W 63rd St	60629
	Standard Curr Exch 3105 S Pulaski Rd	60623
	Steel City Curr Exch Inc 2433 E 79th St	60649
	Stony Island & 79th Curr Exch Inc 1642 E 79th St	60649
	Stony Island Curr Exch Inc 6700 S Stony Island Ave	60649
	The Money Corner Curr Exch Inc 2430 W 59th St	60629
	Tower's 59th & Wentworth C E Inc 5907 S Wentworth Ave	60621

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Universal Curr Exch Inc 531 S Dearborn	60605
	Upper Mart Curr Exch Inc 222 W North Bank Dr	60654
	Upper Michigan Curr Exch Inc 513 N Rush St	60611
	Uptown Curr Exch Inc 4620 N Broadway	60640
	Van Buren & Ashland C E Inc 1646 W Van Buren St	60612
	Van Buren-Wabash Curr Exch 424 S Wabash	60605
	Vincennes Curr Exch Inc 7526 S Vincennes	60620
	Vincennes & 79th Curr Exch Inc 353 W 79th St	60620
	Wabash Adams Curr Exch Inc 203 S Wabash Ave	60604
	Wabash Wacker Curr Exch 205 N Wabash	60601
	Washington-Wabash Curr Exch Inc 55 E Washington	60602
	Wentworth-26th Curr Exch Inc 2608 S Wentworth Ave	60616
	Westlawn Curr Exch Inc 4021A W 63rd St	60629
	West Side Curr Exch of Chicago Inc 1219 S Kedzie	60623
	Western-Elston Curr Exch Inc 2749 N Western Ave	60647
	Western-Fullerton Curr Exch Inc 2321 N Western	60647
	Western-Howard Curr Exch Inc 7534 N Western	60645
	Western-Madison Curr Exch Inc 2332 W Madison St	60612
	Western Polk Curr Exch 723 Western Ave	60612
	Western-79th Curr Exch Inc 2417½ W 79th St	60652

CITY	NAME	ZIP CODE
	Cook County	
Chicago	Wilson Kenmore Curr Exch Inc 1029 W Wilson Ave	60640
	Wilson-Racine Curr Exch Inc 1138 W Wilson	60640
	Woodlawn Community Curr Exch Inc 1520 E 63rd St	60637
	Write-On Curr Exch Inc 305½ E Garfield Blvd	60637
	103rd & Halsted Curr Exch Inc 801 W 103rd St	60643
	106th & Torrence Curr Exch Inc 10536 S Torrence	60617
	110th & Halsted Curr Exch Inc 11057 Halsted St	60628
	111th & Michigan Curr Exch Inc 11055 S Michigan Ave	60628
	111th & Western Curr Exch Inc 11230½ S Western	60643
	115th & Cottage Grove C E 11457 S Cottage Grove Ave	60628
	115th & Laflin Curr Exch 1476 W 115th Ave	60643
	119th & Halsted Curr Exch Inc 11932 S Halsted	60628
	119th & Michigan Curr Exch Inc 11915 S Michigan Ave	60628
	13th & Michigan Curr Exch Inc 1308 S Michigan Ave	60605
	111 Curr Exch Inc 111 E Wacker Dr	60601
	131st & Ellis Curr Exch Inc 13116½ S Ellis Ave	60627
	141 W Jackson Blvd C E Inc 141 W Jackson	60604
	16th & Homan Curr Exch Inc 1559 S Homan Ave	60623
	18th & Wabash Curr Exch Inc 1800 S Wabash Ave	60616
	224 West Illinois Curr Exch Inc 224 W Illinois St	60610

CITY	NAME	ZIP CODE
	Cook County	
Chicago	26th & Central Park Curr Exch Inc 3540 W 26th St	60623
	26th & Kedzie Curr Exch Inc 3221 W 26th St	60623
	26th & Pulaski Curr Exch Inc 4004 W 26th St	60623
	26th & State Curr Exch 20 E 26th St	60616
	26th & Western Avenue C E 2538 S Western Ave	60608
	30 North Wacker C E Inc 30 N Wacker	60606
	31st & Archer Curr Exch 3117 S Archer Ave	60608
	31st & Morgan Check Cashers Inc 906 W 31st St	60608
	31st & Wells Curr Exch Inc 243 W 31st St	60616
	32 West Washington C E Ltd 32 W Washington	60602
	35th and Western Curr Exch 3452 S Western Ave	60608
	37th Street Curr Exch Inc 614 W 37th St	60609
	38th & Kedzie Curr Exch Corp 3807 S Kedzie Ave	60632
	39th & King Drive Curr Exch Inc 339 E Pershing Rd	60653
	424 E 87th St Curr Exch 424 E 87th St	60619
	43rd & Ellis Curr Exch Inc 1007 E 43rd St	60653
	43rd & Indiana Curr Exch Ltd 200 East 43rd St	60653
	4335 West Roosevelt Road C E Inc 4335 W Roosevelt Rd	60624
	4750 N Kimball Ave Curr Exch 4750 N Kimball Ave	60625
	47th & Calumet Curr Exch Inc 310 E 47th St	60653

CITY	NAME	ZIP CODE
	Cook County	
Chicago	47th & Champlain Curr Exch Inc 635 E 47th St	60653
	47th-Drexel Curr Exch Inc 910 E 47th St	60653
	47th & Kenwood Curr Exch Inc 1330 E 47th St	60653
	47th & King Drive C E Inc 432 E 47th St	60653
	47th & Michigan Curr Exch Inc 100 E 47th St	60653
	47th & Sawyer Curr Exch Inc 3224 W 47th St	60632
	47th & State Curr Exch Inc 4709 S State St	60609
	47th and Western Curr Exch Inc 2406 W 47th St	60632
	47th & Wolcott Curr Exch Inc 1901 W 47th St	60609
	49th & Central Curr Exch 4841 S Central Ave	60638
	5100 South Racine Curr Exch Corp 5100 S Racine Ave	60609
	51st & Cottage Grove C E Ltd 5127 S Cottage Grove Ave	60615
	51st & Kedzie Curr Exch Inc 5100 S Kedzie Ave	60632
	51st & Prairie Curr Exch Inc 234 E 51st St	60615
	51st & Western Curr Exch Inc 5102 S Western Ave	60609
	53rd-Ellis Curr Exch Inc 1001 E 53rd St	60615
	55th & Ashland Curr Exch Inc 1601 W Garfield Blvd	60636
	55th & Lake Park Curr Exch Inc 1542 E 55th St	60615
	55th & Racine Curr Exch Inc 5500 S Racine Ave	60636
	5533 Chicago-Central Curr Exch Inc 5533 W Chicago Ave	60651

CITY	NAME	ZIP CODE
	Cook County	
Chicago	5603 S Damen Curr Exch Inc 5603 S Damen	60636
	58th & Prairie Curr Exch Inc 220 E 58th St	60637
	59th & Halsted Curr Exch Ltd 5859 S Halsted	60621
	59th & Kedzie Curr Exch Corp 5903 S Kedzie	60629
	59th & State Curr Exch Inc 5919 S State St	60621
	61st & Vernon Curr Exch Inc 422 E 61st St	60637
	63rd & Halsted "L" Station C E Inc 743 W 63rd St	60621
	63rd & Kenwood Curr Exch Inc 1317 E 63rd St	60637
	63rd & Merrimac Curr Exch Inc 6223 W 63rd St	60638
	63rd & Morgan Curr Exch Inc 1005 W 63rd St	60621
	63rd & St Lawrence Curr Exch 548 E 63rd St	60637
	63rd-Western Curr Exch Inc 2400 W 63rd St	60636
	67th & Champlain Curr Exch Inc 625 E 67th St	60637
	67th & State Curr Exch Inc 6659 S State St	60637
	69th & King Drive C E Inc 403 E 69th St	60637
	69th Street Curr Exch Inc 6858 S Ashland Ave	60636
	69th & Wentworth Curr Exch Inc 6911 S Wentworth	60621
	71st & Jeffery Curr Exch Inc 1953 E 71st St	60649
	71st & South Chicago Curr Exch Inc 7115 S Chicago Ave	60619
	71st & Wentworth Curr Exch 7056 S Wentworth Ave	60621

CITY	NAME	ZIP CODE
	Cook County	
Chicago	71st & Western Curr Exch Inc 7056 S Western Ave	60636
	74th & Ashland Curr Exch Inc 7356 S Ashland Ave	60636
	75th & Cottage Curr Exch Inc 751 E 75th St	60619
	75th & King Drive Curr Exch Inc 345 E 75th St	60619
	75th & Stony Island Curr Exch 1611 E 75th St	60649
	79th & Ashland Curr Exch Ltd 1548 W 79th St	60620
	79th & Cottage Curr Exch Inc 7859 Cottage Grove Ave	60610
	79th & Halsted Curr Exch Inc 7861 S Halsted	60620
	79th & Jeffery Curr Exch Inc 1955 E 79th St	60649
	79th & Rhodes Curr Exch Inc 545 E 79th St	60619
	79th & State Curr Exch Inc 3 E 79th St	60619
	809 North State Curr Exch Inc 806 N State St	60610
	83rd & Kedzie Curr Exch Inc 8242 S Kedzie Ave	60629
	83rd & Prairie Curr Exch Inc 212 E 83rd St	60619
	87th & Cottage Curr Exch Corp 722 E 87th St	60619
	87th & South Chicago Curr Exch Inc 8703 S Chicago Ave	60617
	87th & Stony Island Curr Exch Inc 1606 E 87th St	60617
	95th & Ashland Curr Exch Inc 9459 S Ashland Ave	60620
	95th & Calumet Curr Exch Inc 332 E 95th St	60619
	95th & Jeffery Curr Exch Inc 2035 E 95th St	60617
Chicago	95th & Wentworth Curr Exch Inc 152 W 95th St	60628
	97th & Halsted Curr Exch Inc 9707 S Halsted St	60628
Chicago Heights	Chicago Heights Curr Exch Inc 82 Illinois	60411
	Lincolnway Curr Exch Inc 403 W Lincoln Hwy	60411
	Olympia Plaza Curr Exch Inc 157 W Joe Orr Rd	60411
	14th Street Curr Exch Inc 303 E 14th St	60411
Chicago Ridge	Chicago Ridge Curr Exch Inc 10405 S Ridgeland Ave	60415
Cicero	Austin-Roosevelt Curr Exch Inc 5947 W Roosevelt Rd	60650
	Bohan Agency Curr Exch Inc 5606 W Cermak Rd	60650
	Cermak Cicero Curr Exch Inc 4801 W Cermak Rd	60650
	Cermak-Laramie Curr Exch Inc 2137 S Laramie Ave	60650
	Jaros Curr Exch 5823 W Roosevelt Rd	60650
	Pride Curr Exch Inc 2444 S Laramie Ave	60650
	Pride Curr Exch #2 Inc 1207 S Cicero Ave	60650
Crestwood	New Playfield Curr Exch Inc 5423 W 127th St	60445
Des Plaines	Dempster Landings C E Inc 2606 "C" E Dempster	60016
	Des Plaines Curr Exch 1490 Miner St	60016
	Lee Street Curr Exch Inc 1528 S Lee St	60016
	Market Place Curr Exch Inc 739 W Golf Rd	60016
	O'Hare Curr Exch Inc 2661 Mannheim Rd	60018

CITY	NAME	ZIP CODE
	Cook County	
Dolton	Dolton Curr Exch Ltd 14200 Chicago Rd, Unit 109	60419
	D & B Inc d/b/a Dolton Plaza C E Inc 15029 S Woodlawn	60419
East Chicago Heights	East Chicago Heights Curr Exch Inc 1346 Werline Ave	60411
Elk Grove Village	Centex Curr Exch Inc 1660 Greenleaf	60007
	Elk Grove Curr Exch Inc 810 E Higgins Rd	60007
	Grove Curr Exch Inc 961 Grove Mall	60007
Elmwood Park	Belmont-Thatcher Curr Exch Inc 7721 W Belmont	60635
	Elmwood Park Curr Exch Inc 2428 N Harlem	60635
Evanston	Central Evanston Curr Exch Ltd 2608 Prairie Ave	60201
	Church-Dodge Curr Exch 1700 Dodge Ave	60201
	Evanston Curr Exch Inc 1808 Dempster	60202
	Howard Damen Curr Exch Inc 715 Howard	60202
	Main Curr Exch Inc (The) 845 Chicago Ave	60202
	Peoples Curr Exch Inc 1605 Maple Ave	60201
	Simpson-Dewey Curr Exch Inc 1703 Simpson St	60201
Evergreen Park	95th & Western Curr Exch Inc 9509 Evergreen Plaza	60642
Forest Park	Forest Park Curr Exch Inc 7418 Madison St	60130
Franklin Park	Franklin Park Curr Exch Inc 9701 Franklin Ave	60131
	Grand Plaza Curr Exch Inc 10213 W Grand Ave	60131

CITY	NAME	ZIP CODE
	Cook County	
Hanover Park	Hanover Park Curr Exch Inc 7512 N Barrington Rd	60103
Harvey	Harvey Curr Exch Inc 206 E 154th St	60426
	Oakley & 147th Curr Exch Inc 14720 S Oakley Ave	60426
	147th & Halsted Curr Exch Inc 14701 S Halsted	60426
	167th & Halsted Curr Exch Inc 16658 S Halsted	60426
Hazelcrest	Hazelcrest-Stonebridge C E Inc 17501-B S Kedzie	60429
Hickory Hills	Hickory Hills Curr Exch Inc 8843 W 87th St	60457
Hillside	Mannheim Washington C E Inc 528½ Mannheim Rd	60162
	The Curr Exch in Hillside Inc Hillside Shopping Center D-7	60162
Hoffman Estates	Hoffman Estates Curr Exch Inc 1039 N Roselle Rd	60172
Homewood	Washington Park Plaza C E Inc 17752 S Halsted	60430
Justice	Justice Curr Exch Inc 8342 Roberts Rd	60458
La Grange	BMJ Curr Exch Inc 5444 S La Grange Rd	60525
	La Grange Curr Exch Inc 22 E Burlington St	60525
Lansing	Lansing Curr Exch Inc 17324 S Torrence	60438
Markham	Cantebury Curr Exch Inc 3001 W 159th St	60426
	Dixie Square Curr Exch Ltd 15652 S Dixie Highway	60426
Matteson	Matteson Curr Exch Inc 196 Towncenter	60443
Maywood	Madison & 5th Avenue C E Inc 1000 S 5th Ave	60153
	17th & Madison Curr Exch Inc 1001 S 17th Ave	60153

CITY	NAME	ZIP CODE
	Cook County	
Maywood	5th Lake Curr Exch Inc 9 N 5th Ave	60153
Melrose Park	Melrose Curr Exch Inc 130 Broadway	60160
	Winston Plaza Curr Exch Inc 1380 Winston Plaza	60160
Midlothian	Midlothian Curr Exch Inc 3919 W 147th St	60445
	Mid-Oak Curr Exch Inc 4800B W 148th St	60445
Morton Grove	ADCO Curr Exch 6024 W Dempster St	60053
	Waukegan Golf Curr Exch Inc 9220 Waukegan Rd	60053
Mt Prospect	Algonquin-Busse Curr Exch Inc 1725 W Algonquin Rd	60056
	Mt Prospect Curr Exch Inc 1119 Mt Prospect Plaza	60056
Niles	Har-Mil Curr Exch Inc 7519 Milwaukee Ave	60648
	Milwaukee-Ballard Curr Exch Inc 9107 Milwaukee Ave	60648
	Oakton-Waukegan Curr Exch 8018 N Waukegan Rd	60648
Norridge	Cumberland-Lawrence Curr Exch 4821 N Cumberland	60656
	Harlem Irving Curr Exch Inc 4196 N Harlem Ave	60634
Northbrook	Northbrook Curr Exch Inc 2750 Dundee Rd	60062
Northlake	Northlake Curr Exch Inc 23 N Wolf Rd	60164
Oak Lawn	Oak Lawn Curr Exch Inc 5166 W 95th St	60453
	95th & Major Curr Exch Inc 5712 W 95th St	60453
Oak Park	Austin Lake Curr Exch Ltd 422 N Austin Blvd	60302
	Lake-Marion Curr Exch Inc 100 S Marion St	60302

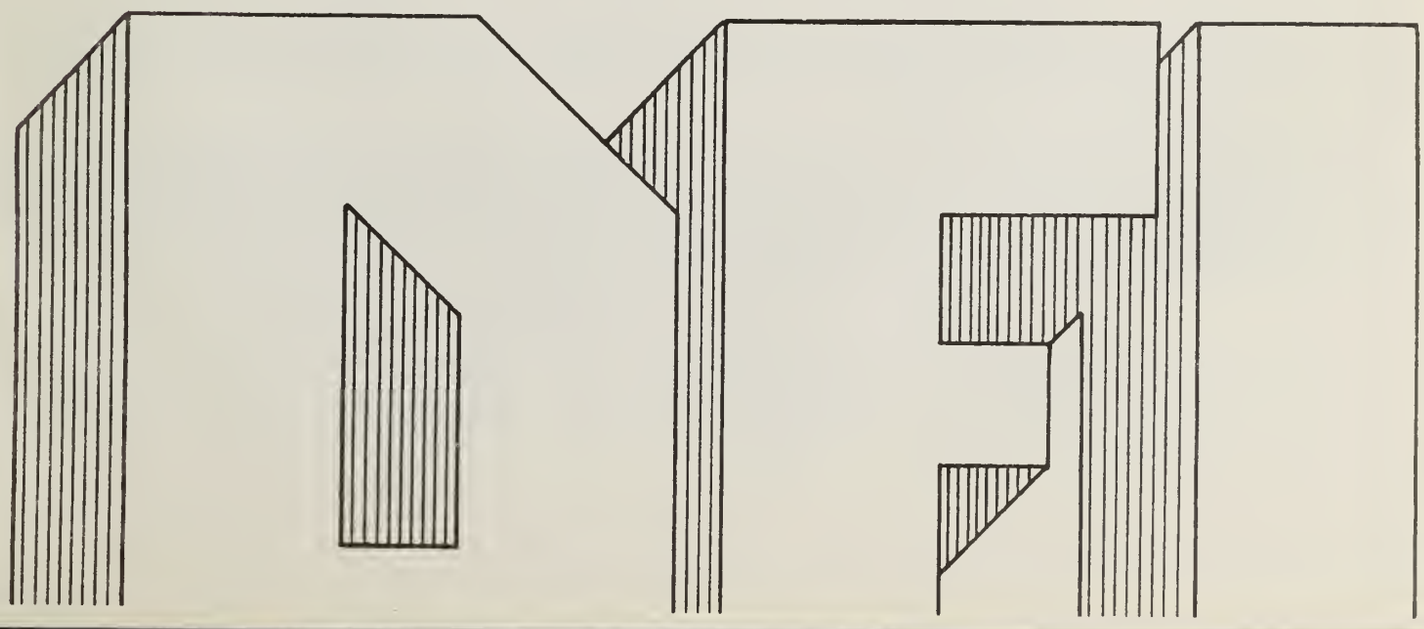
CITY	NAME	ZIP CODE
	Cook County	
Oak Park	Madison-Oak Park C E 805 Madison St	60302
	2 West Madison Curr Exch Inc 2 W Madison St	60302
Orland Park	New Orland Park Curr Exch Inc 15010 S La Grange Rd	60462
Palatine	Palatine Curr Exch Inc 611 N Hicks Rd	60067
	Palatine North Curr Exch Inc 1200 E Dundee Rd	60067
Palos Hills	Victory Curr Exch Inc 9911 S Roberts Rd	60465
Park Forest	Park Forest Curr Exch Inc 98 S Orchard Dr	60466
Prospect Heights	Palwaukee Curr Exch Inc 690 Milwaukee Ave	60070
Richton Park	Richton Park Curr Exch Inc 22336 Governors Highway	60471
Riverdale	Riverdale Curr Exch Inc 155 W 144th St	60627
Robbins	Utica Curr Exch Inc 13912 Claire Blvd	60472
Rolling Meadows	Meadows Curr Exch Inc 3100 Market Plaza	60008
Rosemont	Rosemont Plaza Curr Exch Inc 9503 W Higgins Rd	60018
Sauk Village	New Sauk Village Curr Exch Inc 14 Sauk Plaza	60411
Schaumburg	A & H Curr Exch Inc 831 E Algonquin Rd	60196
	Schaumburg Curr Exch Inc 1019 S Roselle Rd	60193
Schiller Park	Central Schiller Park Curr Exch Inc 9452 Irving Park Rd	60176
Skokie	Able Curr Exch Inc 5110 Oakton	60077
	Skokie Bluebird Curr Exch Inc 4413 W Oakton St	60076

CITY	NAME	ZIP CODE
	Cook County	
South Chicago Heights	South Chicago Heights Curr Exch Inc 3324 Chicago Rd	60411
Stone Park	Stone Park Curr Exch Inc 1604 N Mannheim Rd	60165
Streamwood	Streamwood Curr Exch Inc 225 Irving Park Rd	60103
Summit	63rd-Archer Curr Exch Inc 7655½ W 63rd St	60501
Tinley Park	Brementowne-159th St C E Inc 6817 W 159th St	60447
Westchester	Westchester Curr Exch Inc 11055-A W Roosevelt Rd	60153
Wheeling	Wheeling Curr Exch Inc 857 W Dundee Rd	60090
Worth	Worth Curr Exch 7101 W 11th St	60482
	DuPage County	
Addison	DuPage Curr Exch Inc 431 S Addison Rd	60101
	Green Meadow Curr Inc 40 W Lake St	60101
Bensenville	Bensenville Curr Exch Inc 119 W Main St	60106
	Grand York Curr Exch 101 W Grand Ave	60106
Carol Stream	Carol Stream Curr Exch Inc 477 S Schmale Rd	60187
Downers Grove	Downers Grove Curr Exch Inc 138 E Ogden	60515
Glendale Heights	Bloomingdale Curr Exch Inc 215 Army Trail Rd	60137
	Glendale Curr Exch Inc 532 North Ave	60137
Naperville	Fox Valley Curr Exch Inc 592 S Rt 59 and Aurora Ave	60450
	Naperville Curr Exch Inc 1163 Ogden Ave	60137

CITY	NAME	ZIP CODE
	DuPage County	
Villa Park	New Lombard Heights Curr Exch Inc 603 W North Ave	60181
	Villa Oaks Curr Exch Inc 106 W Roosevelt Rd	60181
West Chicago	West Chicago Curr Exch Inc 141 W Roosevelt Rd	60185
Westmont	Westmont Curr Exch Inc 6230 S Cass	60559
	Jackson County	
Carbondale	Saluki Curr Exch Inc 606 S Illinois	62901
	Kane County	
Aurora	Aurora Curr Exch Inc 59 S Broadway St	60505
Carpentersville	Meadowdale Curr Exch Inc 45-B Meadowdale Shopping Center	60110
Elgin	N E Elgin Auto Dr-In Curr Exch Inc 401 Dundee Ave	60120
St Charles	Tri-City Curr Exch Inc 2039 Rt 38 and Randall Rd	60174
	Kankakee County	
Kankakee	East Court Curr Exch Inc 1550 E Court	60901
	Kankakee Curr Exch Inc 180 E Oak St	60901
	Meadowview Curr Exch Inc 34 Meadowview Center	60901
	Lake County	
Antioch	Antioch Curr Exch Ltd 500 Orchard St	60002
Deerfield	River Run Curr Exch 20518 Highway 21	60015

CITY	NAME	ZIP CODE
	Lake County	
Fox Lake	Fox Lake Curr Exch Inc 14 E Grand Ave	60020
Mundelein	Mundelein Curr Exch Inc 366 E Townline Rd	60060
North Chicago	North Chicago Cashiers Inc 1803 22nd St	60064
Round Lake Bch	New Commons Curr Exch Inc 959 E Rollins Rd	60073
Waukegan	Lewis-Plaza Curr Exch Inc 1319 N Lewis Ave	60085
	596 Genesee Curr Exch Inc 596 S Genesee St	60085
	LaSalle County	
Ottawa	Courtesy Curr Exch 510 Fillmore	61350
	McHenry County	
Crystal Lake	Crystal Lake Curr Exch Inc #3 Crystal Lake Plaza	60014
McHenry	McHenry County Curr Exch Inc 4614-A W Route 120	60050
	Macon County	
Decatur	#1 Decatur Curr Exch Inc 2800 N Water St	62526
	#2 Decatur Curr Exch Inc 2264 E William St	62521
	#3 Decatur Curr Exch Inc 1355 N Rt 48	62526
	Madison County	
Alton	1st Mad Cty C E of Alton Inc 2755 E Broadway	62002
Granite City	1st Mad Cty C E of Granite City Inc #10 Nameoki Village	62040
	Peoria County	
Peoria	Peoria Curr Exch Inc 117 S W Perry St	61602
	Sheridan Road Curr Exch Inc 225 S Sheridan Rd	61605
	Rock Island County	
Moline	Melin License Service & C E 1415 15th St	61265
	Rock Island County	
Rock Island	First Curr Exch of Rock Island 1123 7th Ave	61201
	State License Service C E Inc 4124-26 11th St	61201
	St Clair County	
East St Louis	East St Louis Curr Exch Inc 232 Collinsville Ave	62201
Sauget	Route 3 Curr Exch Inc 2398 Mississippi Ave	62201
Washington Park	Cress Curr Exch Inc 2002 N 54th St	62204
	Sangamon County	
Springfield	Community Curr Exch of Springfield 115 N 6th St	62701
	First Curr Exch of Springfield IL 1407 S 16th St	62703
	Will County	
Bolingbrook	Bolingbrook Curr Exch Inc 348 Bolingbrook Common	60439
Joliet	Barney Drive Curr Exch Inc 60 Barney Drive	60435
	Cass Street Curr Exch Inc 33 E Cass St	60431
	Chicago Osgood Curr Exch 180 S Chicago St	60436
	Collins Street Curr Exch Inc 850 Collins St	60432
	Shopping Center Curr Exch Inc Hillcrest Shopping Center	60435
	West Side Curr Exch of Joliet Inc 1169 W Jefferson St	60435
Lockport	Lockport Curr Exch Inc 917 S State St	60441
Romeoville	Hampton Park Curr Exch Inc 615 Access Dr	60441
	Winnebago County	
Rockford	Rockford Curr Exch Inc 1111½ N Avon St	61103
	Rockford Curr Exch Inc #2 1032 S Main St	61101
	West State Curr Exch Inc 1455 W State Street	61102

UNCLAIMED PROPERTY DIVISION



ANNUAL REPORT
UNCLAIMED PROPERTY DIVISION
A RECORD-BREAKING YEAR!

Fiscal year 1985 was the most successful in the Unclaimed Property Division's history. Director Fryzel attributed the record-setting year to diligent enforcement of holder reporting and remitting, increasing expertise in examination selection and performance, and accomplishment of owner discovery and claims payment functions. The following Division records were broken during the year:

	Fiscal 1985	Old Record
Total Unclaimed Financial Assets Received	$ 16,159,033	$ 14,187,936 (1978)
Total Income Received	$ 16,255,518	$ 14,210,436 (1978)
Total Value of Claims Paid	$ 1,667,993	$ 1,442,697 (1984)
Stock Sold	$ 387,873	$ 331,283 (1983)
Names Published	21,476	21,272 (1981)

THE ACT

The Unclaimed Property Division adminsters one of the oldest and most important consumer protection laws in Illinois, the Uniform Disposition of Unclaimed Property Act. Prior to passage of the Act in 1961, holders of unclaimed financial assets were able to use funds which belonged to others for their own benefit. The Illinois legislature realized it was unfair for holders to profit unjustly from the use of money that belonged to the actual owners or heirs. The Legislature also recognized that if true owners or heirs could not be found, the benefit of the unclaimed assets should accrue to all the people of Illinois, and not just the holders of those assets.

The Unclaimed Property Division ensures that a concerted effort is made to locate rightful owners or heirs, and that until such time as that is accomplished, all of our citizens shall benefit from the use of the unclaimed funds.

The Act requires all entities - private, public and governmental - to remit all financial assets to the State if unclaimed for seven years or more. Unclaimed property can be any financial asset ranging from abandoned savings and checking accounts, unpaid wages or commisions, stocks, uncashed dividends, customer deposits or overpayments, credit balances, refunds, money orders, travelers checks, to paid-up life insurance policies.

Tangible property could become unclaimed property in the case of safe deposit or other safekeeping repository contents. If the rent on such a repository remains unpaid for seven years or more, the contents are remitted to the Department.

It is also most important to remember that Illinois is a custodial state and that an owner or heir can always claim his or her funds that were remitted to the Department under the Act.

REVENUES AND APPROPRIATIONS

The State of Illinois has received more than $127 million in unclaimed financial assets since 1961. Due to the aggressive and innovative enforcement under Governor Thompson's administration, more than $104 million have been collected since 1977, 82% of all monies remitted since 1961! During fiscal year 1985 alone, $16,159,033 in unclaimed assets were remitted, the highest amount since the Act's inception.

While the funds are in the State's custody, they are deposited by the State Treasurer in the various Pension Funds for the benefit of all of the taxpayers of the State. Since 1977 over $85 million have been appropriated to the five State Retirement Systems - 89% of the total $95 million since 1961 - or almost a nine-fold increase over the appropriations from all previous years! Fiscal year 1986 and total appropriations since 1977 to the individual retirement systems are detailed below:

	FY 1986	Total Appropriations since 1977
• State Teachers'	$ 5,008,900	$ 45,610,600
• State University	2,504,300	19,316,800
• State Employees'	2,130,000	18,886,500
• Judges	315,000	2,116,100
• General Assembly	41,800	290,000

The Department's primary objective is to reunite owners with their property. To do this, the Department employs many methods. Twice each year names and last known addresses are published in newspapers across the State. In fiscal year 1985, 21,476 names were published, beating the old record set in 1981! (See Chart C) People who see their names or those of relatives are urged to contact the Department so the missing owners may be reunited with their assets. Lists are also made available to members of the General Assembly who have assisted the Department in its search for owners living in their legislative districts.

To further enhance owner location efforts, the Department conducts a continual public information campaign to stimulate interest and enlists the aid of the public and the media by giving interviews, issuing press releases, and providing representatives to speak before various civic groups. The Director has given numerous radio and television interviews and these appearances have resulted in many inquires of the Department by potential owners of unclaimed property. The Department also has developed a series of brochures which explain the Act and the Department's claims procedures and serve to enhance public awareness of, as well as compliance with, the Act. The Department has an Owner Discovery Unit whose sole responsibility is to intensively search for owners. This Unit operates as a virtual detective agency utilizing a variety of governmental and public records as well as personal contact to ferret out owners of abandoned property.

CLAIMS

Since 1977, the Department has paid out almost $10 million to nearly 17,000 owners, almost 6 times the amount paid out in the previous 15 years (to nearly five times as many owners). (See Chart D)

The Department approved 2493 claims of owners during fiscal year 1985 with a record total value of $1,667,993! Since the unclaimed property law passed, almost $12 million have been returned to the rightful owners. (See Chart E)

TANGIBLE PROPERTY

The Division is also responsible for collecting contents of Safe Deposit boxes remitted by banks and other holders that also have had no activity for 7 or more years. Contents have been found to include cash, jewelry, stock certificates, wills, coins of numismatic value, even a half-eaten ham sandwich!

Contents of value from safe deposit repositories - other than cash - are appraised by an independent appraiser, then auctioned by a Chicago auction house. The proceeds are credited to the owner's account. In fiscal year 1985, these auctions realized $48,919. In addition, division personnel maintain a close working relationship with both major professional groups serving the safe deposit industry - the American and Illinois Safe Deposit Associations.

The chart below shows safe deposit activity since fiscal year 1980:

Year	Boxes Collected	Auction Receipts	Monetary Contents	Total
1980	4,232	$ 54,812	$ 190,750	$ 245,562
1981	1,369	101,563	43,536	145,099
1982	2,806	13,246	70,818	84,064
1983	1,790	66,755	36,306	103,061
1984	2,566	20,906	102,786	123,692
1985	3,709	48,919	162,203	211,122
Total	16,472	$306,201	$ 606,399	$ 912,600

The Department's stock program also has been gaining increased significance in recent years. When stock is received from safe deposit boxes or remitted by holders, and after it has been advertised and all initial claims received, individual accounts are designated for each owner. The stock is then transferred to the name of the Director and, when sold, the proceeds are credited to each individual owner account and held in custody until the owner is located. To ensure that all transactions are consummated in accordance with existent Securities laws and the Act, and that the interests of the public are protected, the Department has developed working relationships with major national registered brokerage houses.

The program has proven to be beneficial to the issuers of stock for it enables them to clear their books with no financial loss. The owners of the unclaimed stock are afforded the opportunity of having a State agency - the Department of Financial Institutions - use its centralized effort to locate the rightful owner or heir and to keep the funds intact until such time as that is accomplished. During fiscal year 1985, the Department realized $387,873 from the sale of stock - the highest total ever!

COMPTROLLER OF THE CURRENCY RETURNS PROPERTY TO ILLINOIS CITIZENS

On March 29, 1985 Governor Thompson announced that Illinois had taken possession of the contents of almost 5000 safe deposit boxes. These contents had been held by the Comptroller of the Currency in Washington, D.C. since the Great Depression years of the 1930's and included items going back to the 1800's.

As banks failed during the period and owners did not come forward to claim the contents of their boxes, they were moved to Washington for safe-keeping. Upon finally releasing the contents to the States', it was discovered that Illinois had more than twice as many as any other state.

The tremendous historical significance of this project and the great interest generated by educators around the state, prompted the Department to introduce Administration sponsored legislation amending the Act - Senate Bill 1413 provides that the Director may loan contents of historical value to recognized exhibitors. The bill passed both the Senate and House without dissenting votes in late June and was signed by the Governor.

EXAMINATIONS

Although all holders of unclaimed financial assets are expected to comply with the Act, the Director may cause to be examined any holder he has reason to believe has not been reporting and remitting all unclaimed property. The Division's comprehensive examination program stresses examination of major holder categories, and normally discerns unclaimed funds which the holder was not aware constituted unclaimed property. The examination staff is comprised of professional individuals who receive thorough field training before embarking on examinations. A credit to the ability of our examiners is that they have performed numerous examinations not only for Illinois but on behalf of other states as well (see Interstate Cooperation below).

During the fiscal year 1985, 366 examinations of financial institutions, corporations, insurance companies, utiltities and government entities were conducted, resulting in remittances totalling $2,165,466, only the second time $2,000,000 had been exceeded. The following chart shows examination remittances and indicates the expertise of our examination staff:

Fiscal Year	Examination Remittances
1979	$ 992,210
1980	980,291
1981	953,457
1982	1,745,587
1983	1,463,895
1984	2,189,823
1985	2,165,466

INTERSTATE COOPERATION

The Department maintains an active membership in the National Association of Unclaimed Property Administrators which provides an open line of communication and promotes cooperative relationships between member states. This network enables Illinois to keep abreast of reporting and record-retention requirements, changes in various state laws and decisions involving unclaimed property.

In another cooperative enterprise, Illinois has entered into 18 reciprocal agreements with other states and is currently negotiating agreements with several others. In a reciprocal relationship, each state collects all unclaimed property within its borders and all property with a last known address in a reciprocal state is then returned to that state. All holders in reciprocal states are requested to report to Illinois for Illinois owners and also for those whose last-known address is in each of the other states. Also, Illinois performs examinations on behalf of each of its reciprocal states. This effort has served to reduce the burden of multiple reporting for holders of unclaimed property and to enhance owner location efforts. As the success of the reciprocal program becomes recognized throughout the country, it is anticipated that most states will be participating within the next four years. The State of Illinois intends to continue its leadership role in this area.

The chart below indicates activity between Illinois and its sister reciprocal states through June 30, 1985. Formal exchanges with the states of Arizona, Indiana, Nevada, New Mexico and South Dakota will begin during the next fiscal year.

State	Total Received To Date	Total Paid To Date
District of Columbia	$ 21,734.23	$ 25,248.21
Florida	27,682.40	143,521.58
Idaho	929.44	5,077.93
Kentucky	394.22	5,277.80
Massachusetts	221,232.64	46,151.16
Minnesota	62,305.01	63,199.05
Nebraska	12,433.73	13,067.35
North Carolina	2,476.68	8,256.63
Rhode Island	7,475.45	10,422.45
Utah	5,841.04	1,114.50
Virginia	6,444.32	12,808.36
Wisconsin	59,916.65	53,602.67
Total	$ 428,865.81	$ 387,747.69

SIGNIFICANT ACTIVITIES

1. On August 13, 1984, Governor James R. Thompson signed Senate Bill 1929 which amended the Uniform Disposition of Unclaimed Property Act by eliminating the provision which required the Department to provide the public with information regarding the amount of unclaimed assets submitted to insurance companies. Also, the bill provided that certificates of deposit are considered unclaimed only on the seventh anniversary of the last-written renewal.
2. In September, 1984, the Department reached a settlement with a major money-order seller in the matter of unremitted service charges on money orders sold in Illinois. The company agreed to pay to the Department approximately $750,000 and, in return, the Department agreed to drop its suit against the company initiated originally in 1980.
3. In October the Division began implementation of its out-of-state examination program. The purpose is to perform examinations of holders whose records are located outside of Illinois but that do business in the State. With the onset of this program, it is believed Illinois is the only state to conduct out-of-state examinations on a regular basis.
4. Two unique Illinois programs - Owner Discovery and Reciprocity - were included in the Council of State Governments released report "Innovation in State Government." The report was disseminated to various officials and administrators throughout the country.
5. In November Director Michael E. Fryzel signed a reciprocity agreement for the exchange of unclaimed assets with the State of Nevada.
6. In January, 1985, Director Fryzel signed a reciprocity agreement with the State of Utah.
7. As a result of the special efforts of many legislators who provided assistance by writing their constituents personalized correspondence regarding unclaimed property, the Division received 864 legislative inquiry letters, a new record.
8. The Department received contents from 4778 safe deposit boxes on March 27, 1985. The contents were collected during the "Depression Era", 1930's from various banks located in Illinois by the U.S. Comptroller of the Currency.
9. A press conference was held in the new State of Illinois Center on March 29, 1985 by Governor James R. Thompson. The subject of the conference was the recently acquired Safe Deposit contents received from the U.S. Comptroller of the Currency.
10. In April the Department broke the all-time high record for payment of claims in a fiscal year. The old total was $1,442,697 and the final, year-ending (June 30) record breaker was $1,667,993.
11. Illinois remains in the forefront in the areas of interstate cooperation and reciprocity. Our formal reciprocal agreements with other states benefit the unclaimed owner by increasing the search potential in an additional state. Holders of unclaimed financial assets are also benefited by reciprocity because reporting requirements are centralized. It is anticipated that Illinois shall continue to be in the forefront of this area and contact has been made with numerous states regarding the agreements. States exchange the unclaimed assets on a regular basis.

As part of the Divisional objectives, Reciprocity Agreements were mailed in June to 33 states not currently having a reciprocity agreement with the State of Illinois. The mailing was performed so that all unclaimed property being held for Illinois residents would be eligible to be returned to the citizens of the state. During the month agreements were signed with the States of Indiana and South Dakota, both effective July 1, 1985, and in July agreements were signed with Arizona and New Mexico.

12. The Division established a new record in FY'85 for the number of names published with 21,476, exceeding the old record of 21,272 which was set June 30, 1981.

13. During FY'85, the Division succeeded in breaking the **all time** record for stock sold with $ 387,873. The old record of $ 331,283 was established June 30, 1983.

14. The Division set a new **all time** record for total unclaimed financial assets with $16,159,033 for FY'85. The old record of $ 14,187,936 was established June 30, 1978.

15. The Division VIP program unites individuals or entities of note with their unclaimed funds. In most instances those funds have been remitted to the Department in error, either because the holder should have easily found the owner or, the owner failed to answer the inquiry the holder made prior to remitting the asset to the Department. Some of the more noteworthy holders that were extremely happy to receive funds during the year were:

Chicago Board of Education
United States Postmaster
Commonwealth Edison
Chicago Television Channel 38

REMITTANCE AND OTHER INCOME

The chart below indicates all monies remitted to the Division during fiscal 1985. The total figure of $ 16,255,518 is the highest since the inception of the Act (1961). The chart also shows Sale of Stock and Total Claims Paid - each the highest in the history of the Act.

FISCAL YEAR 1985

Holder Remittances	$ 12,512,434
Currency Exchanges	
Unclaimed Money Orders	507,149
Examination Remittances	2,165,466
Examination Fees	96,485
Dividends -	
Accruing to stock held by Department	12,805
Auctions -	
Sale of Safe Deposit Contents	48,919
Direct Deposits -	
Safe Deposit Section -	
Money without numismatic value	162,203
Sale of Stock	387,873
Reciprocity Remittances	168,740
Miscellaneous	193,444
TOTAL INCOME	$ 16,255,518
TOTAL CLAIMS	$ 1,667,993
NET COLLECTIONS	$ 14,587,525

UNCLAIMED PROPERTY DIVISION
STATISTICAL INFORMATION
FISCAL YEAR 1985

INQUIRIES/CLAIMS

Total Inquiries	Total Claims	Total Value of Claims
6,577	2,493	$1,667,993

DEPARTMENT EXAMINER ACTIVITY

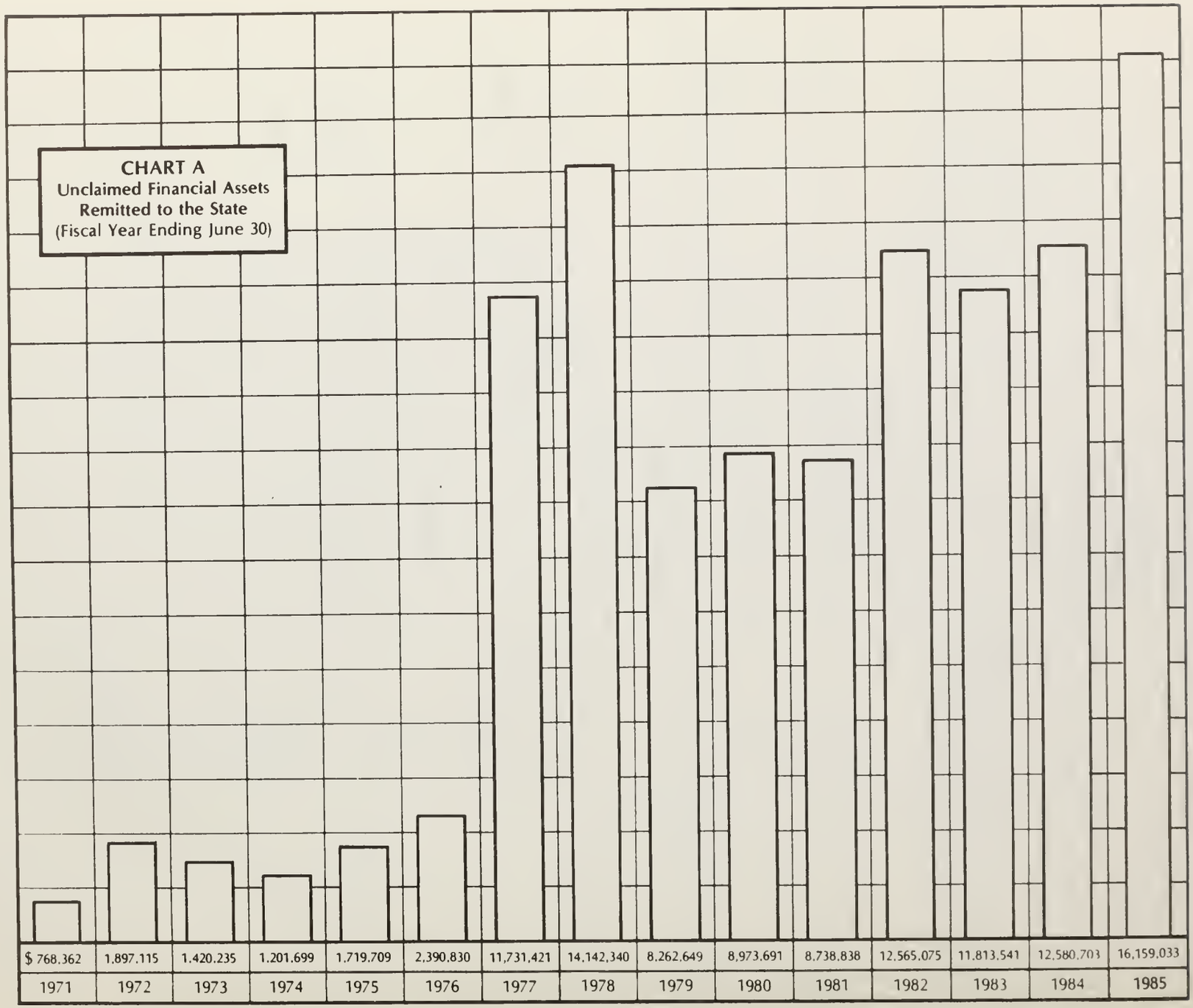
Consultations	Examinations	Remitted	Fees	Total
812	366	$2,165,466	$96,485	$2,261,951

SAFE DEPOSIT BOXES

Boxes Collected	Auction Receipts	Monetary Contents	Total
3,709	$48,919	$162,203	$211,122

TOTALS

Total Revenue	Operation Expense	Net Revenue
$16,255,518	$972,400	$15,283,118


CHART A
Unclaimed Financial Assets
Remitted to the State
(Fiscal Year Ending June 30)
$ 768.362
1.897.115
1.420.235
1.201.699
1.719.709
2,390.830
11,731,421
14.142,340
8.262.649
8,973.691
8.738.838
12.565.075
11.813.541
12,580,703
16,159,033
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985

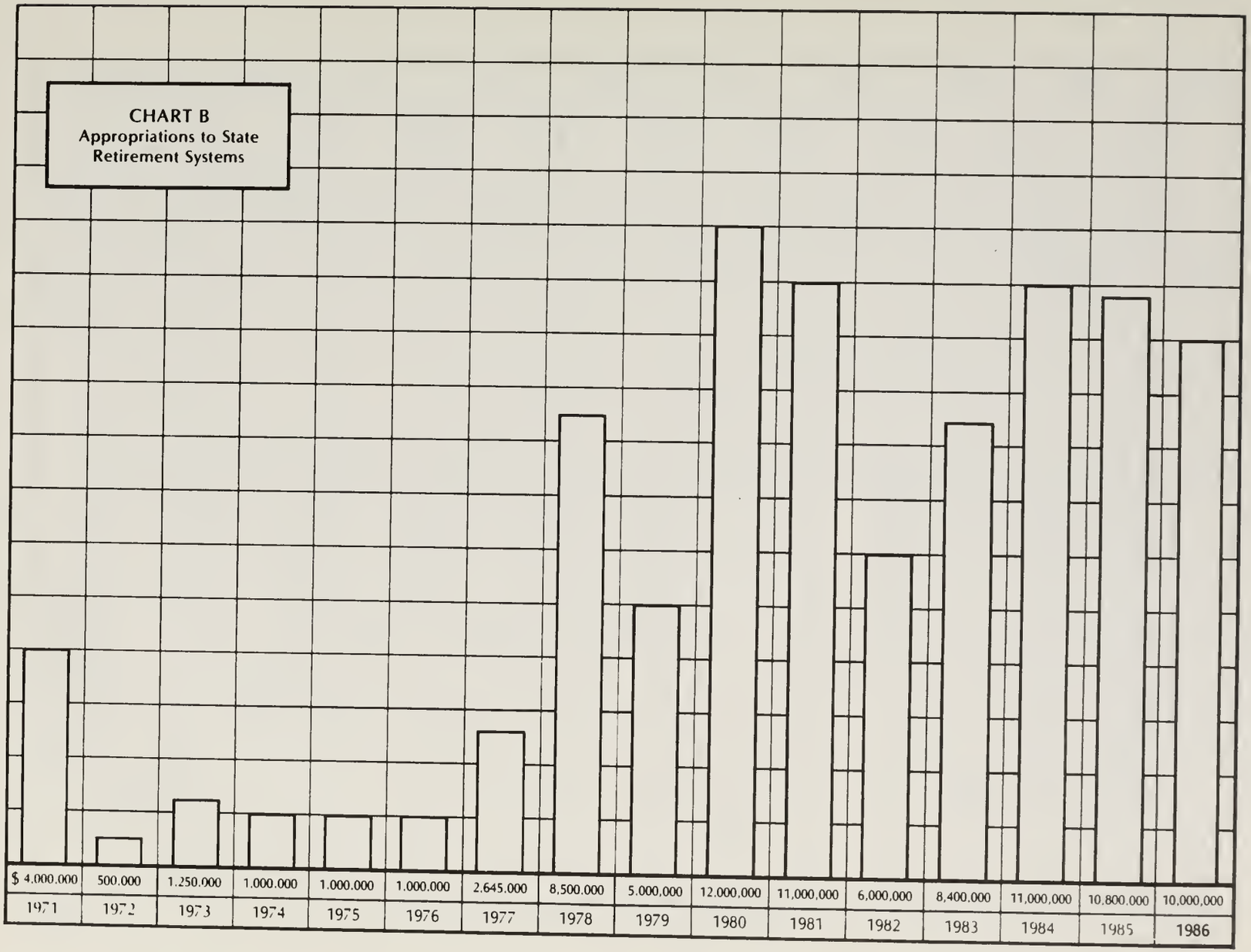
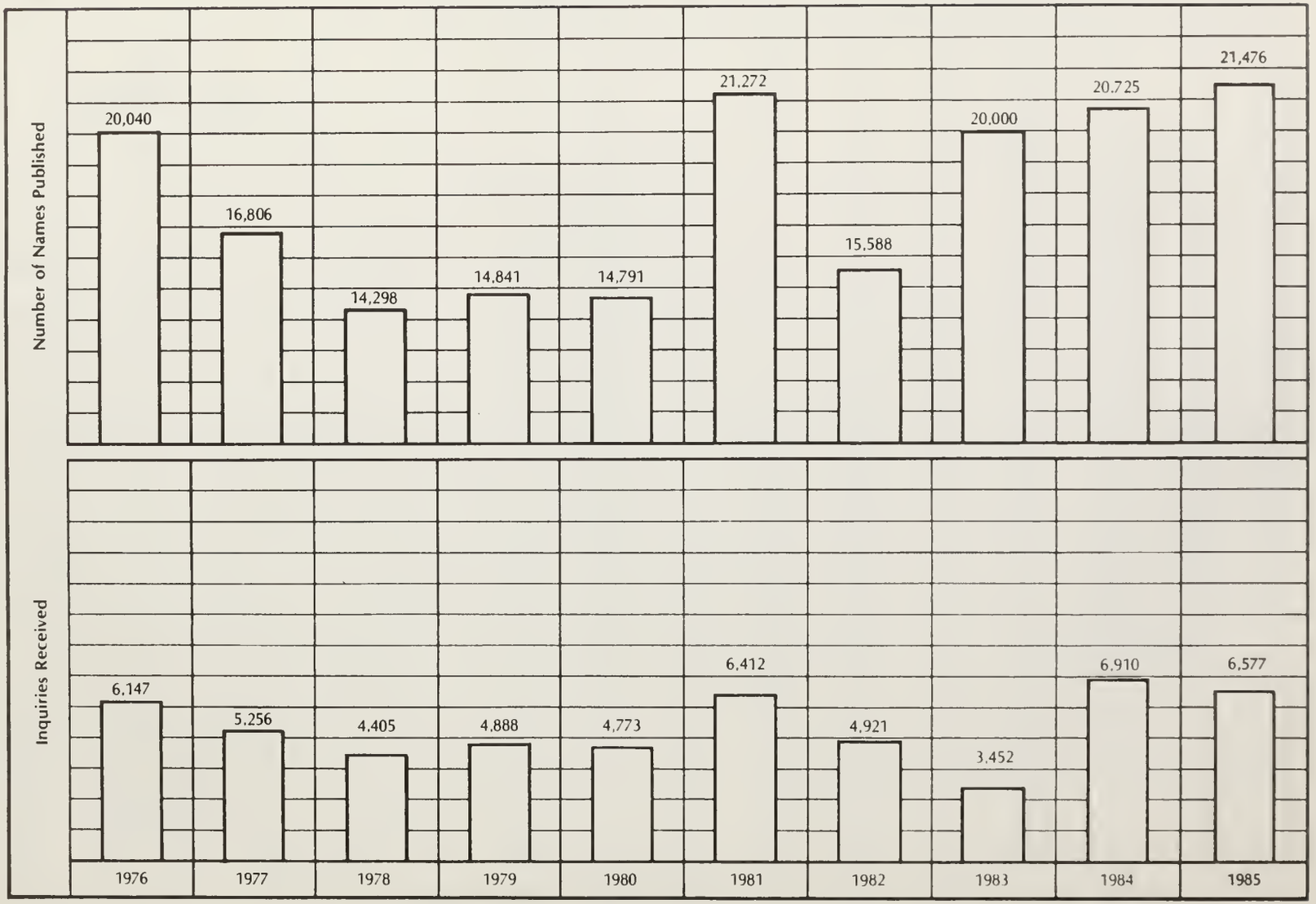
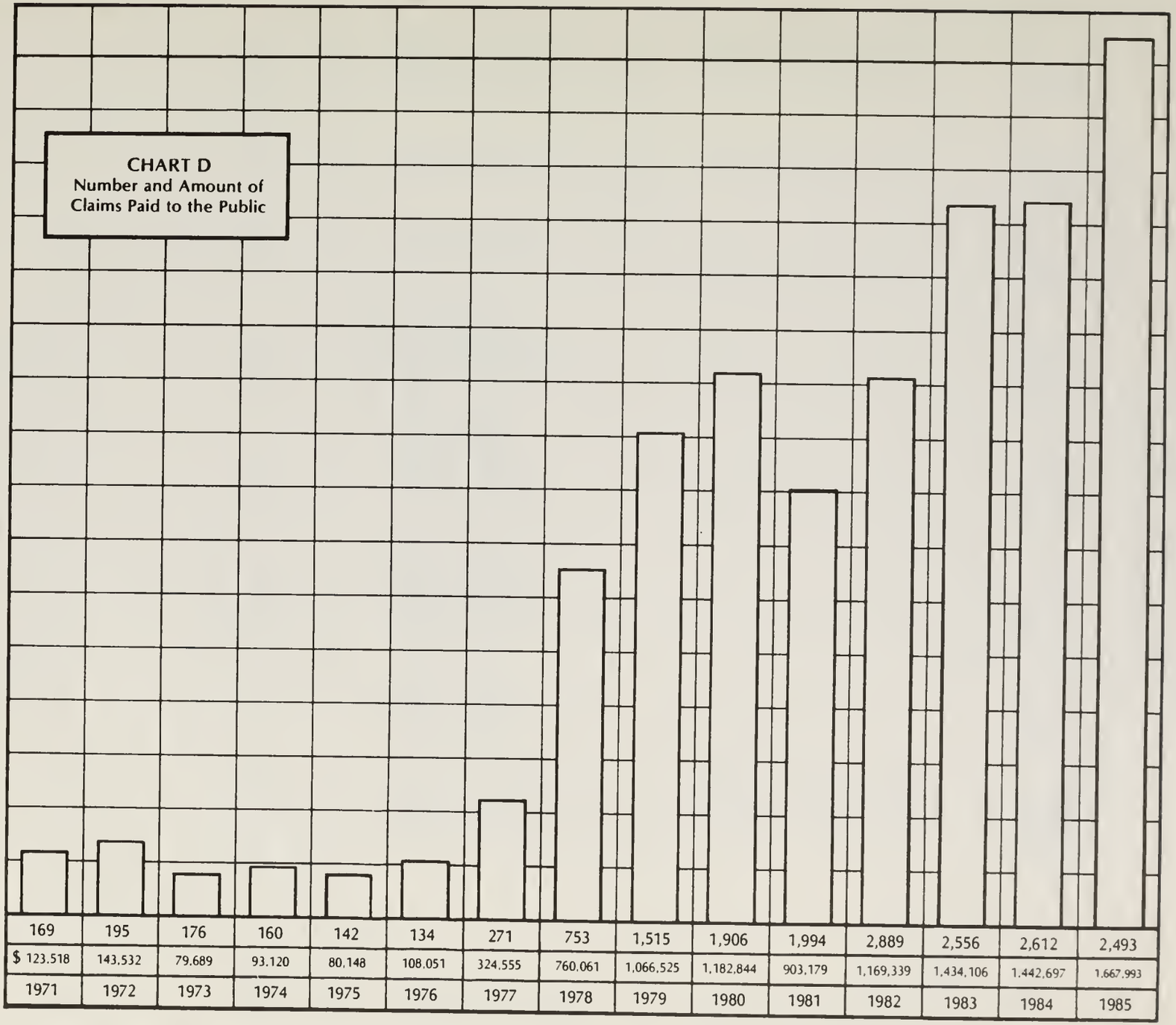

CHART B
Appropriations to State
Retirement Systems
$ 4,000,000
500,000
1,250,000
1,000,000
1,000,000
1,000,000
2,645,000
8,500,000
5,000,000
12,000,000
11,000,000
6,000,000
8,400,000
11,000,000
10,800,000
10,000,000
1971
1972
1973
1974
1975
1976
1977
1978
1979
1980
1981
1982
1983
1984
1985
1986

CHART C

Owner Names Published and Resulting Inquiries





169	195	176	160	142	134	271	753	1,515	1,906	1,994	2,889	2,556	2,612	2,493
$ 123.518	143.532	79.689	93.120	80.148	108.051	324.555	760.061	1,066,525	1,182,844	903.179	1,169,339	1,434,106	1,442,697	1,667,993
1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985

Chart E

Summary
Unclaimed Property Division Activity
Fiscal Years 1962 thru 1985

Fiscal Year	Total Unclaimed Property Remitted	No. of Exams	Amount Found Exams	Amount Remit Exams	Exam Fees Collected	No. of Consul-tations	No. of Claims Paid	Amount Claims Paid
From Remitted Property								
1962 – 1963	$ 24,949	–	$ –	$ –	$ –	–	–	$ –
1964 – 1965	5,482,148	★	★	★	★	★	214	50,487
1966 – 1967	2,139,697	★	★	★	★	★	917	303,119
1968 – 1969	2,472,741	★	★	★	★	★	703	272,634
1970	1,800,562	★	★	★	★	★	538	245,805
1971	1,252,242	★	★	★	★	★	242	168,694
1972	768,362	★	★	★	★	★	169	123,518
1973	1,897,115	★	★	★	★	★	195	143,532
1974	1,402,271	★	★	★	★	★	176	79,689
1975	1,201,699	★	★	★	★	★	160	93,120
1976	1,719,709	★	★	★	★	★	142	80,148
	2,369,680	★	★	★	21,150	★	134	108,051
1962 – 1976 TOTAL	$ 22,531,175	★	★	★	$ 21,150	★	3,590	$ 1,668,797
1977								
1978	11,659,967	107	★	★	71,455	★	271	324,555
1979	14,187,936	104	★	★	22,500	1,914	753	760,061
1980	8,217,289	779	6,499,549	992,210	48,485	1,295	1,515	1,066,525
1981	8,973,691	531	4,695,016	980,291	35,900	1,623	1,906	1,182,844
1982	8,738,838	342	2,727,567	953,457	36,115	427	1,994	903,179
1983	12,565,075	508	11,024,338	1,745,587	41,872	840	2,889	1,169,339
1984	11,813,541	423	4,133,129	1,463,895	46,707	1,008	2,556	1,434,106
1985	12,580,703	270	11,730,803	2,189,823	98,156	728	2,612	1,442,697
	16,159,033	366	5,819,091	2,165,466	96,485	812	2,493	1,667,993
1977 – 1985 TOTAL	$ 104,896,073	3430	$ 46,629,493	$ 10,490,729	$ 497,675	8,647	16,989	$ 9,951,299
GRAND TOTAL	$ 127,427,248	3430	$ 46,629,493	$ 10,490,729	$ 518,825	8,647	20,579	$ 11,620,096

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